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Agency Prop.

COST COMPARISONS BETWEEN AGENCY, FORD, AND ROTH/STEVENS PROPOSAL

	<u>Current CIARDS</u>	<u>CIARDS Original Agency Proposal</u>		<u>Current CSRS</u>	<u>CSRS Original Agency Proposal</u>	<u>Roth/Stevens Proposal Post-1983</u>	<u>Ford</u>
Total Employer Cost	41.0%	49.7%	Roth/ Stevens and Ford have not as yet provided any com- parable figures for special categories	25.0%	27.3%		
MINUS Thrift Plan	NA	- 2.0%		NA	- 1.4%		
MINUS 2 1/2% for Overseas Service		- 6.4%			- .2%		
TOTAL COST	41%	41.3%		25%	25.7%	21.9%	25.5%

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,012	\$190 • 1%	\$380 • 2%	\$570+26	7	3
2	\$20,978	\$210	\$420	\$1,251	7	4
3	\$24,107	\$241	\$482	\$2,087	8	3
4	\$26,601	\$266	\$532	\$3,073	8	4
5	\$30,486	\$305	\$610	\$4,264	9	3
6	\$33,640	\$673 • 2%	\$1,346 • 4%	\$6,666	9	4
7	\$38,435	\$769	\$1,537	\$9,572	10	3
8	\$42,410	\$848	\$1,696	\$12,978	10	4
9	\$48,348	\$967	\$1,934	\$17,047	11	3
10	\$53,348	\$1,067	\$2,134	\$21,782	11	4
11	\$57,083	\$2,283 • 4%	\$4,567 • 8%	\$30,593	11	4
12	\$62,929	\$2,517	\$5,034	\$40,897	11	5
13	\$73,586	\$2,943	\$5,887	\$53,408	12	2
14	\$81,277	\$3,251	\$6,502	\$67,968	12	3
15	\$89,684	\$3,587	\$7,175	\$84,848	12	4
16	\$95,962	\$5,758 • 6%	\$7,677 • 8%	\$105,918	12	4
17	\$110,998	\$6,660	\$8,880	\$130,991	13	1
18	\$122,726	\$7,364	\$9,818	\$159,962	13	2
19	\$135,552	\$8,133	\$10,844	\$193,336	13	3
20	\$149,572	\$8,974	\$11,966	\$231,676	13	4
21	\$171,930	\$17,193 • 10%	\$13,754 • 8%	\$283,474	14	1
22	\$190,097	\$19,010	\$15,208	\$343,204	14	2
23	\$209,966	\$20,997	\$16,797	\$411,887	14	3
24	\$231,684	\$23,168	\$18,535	\$490,660	14	4
25	\$247,902	\$24,790	\$19,832	\$579,441	14	4
26	\$273,293	\$27,329	\$21,863	\$680,784	14	5
27	\$292,423	\$29,242	\$23,394	\$794,690	14	5
28	\$322,096	\$32,210	\$25,768	\$924,190	14	6
29	\$344,643	\$34,464	\$27,571	\$1,069,403	14	6
30	\$379,304	\$37,930	\$30,344	\$1,233,923	14	7
31	\$405,855	\$40,585	\$32,468	\$1,418,030	14	7
32	\$434,265	\$43,426	\$34,741	\$1,623,821	14	7
33	\$477,571	\$47,757	\$38,206	\$1,855,928	14	8
34	\$511,001	\$51,100	\$40,880	\$2,114,941	14	8
35	\$546,771	\$54,677	\$43,742	\$2,403,705	14	8
36	\$600,857	\$60,086	\$48,069	\$2,728,192	14	9
37	\$642,917	\$64,292	\$51,433	\$3,089,454	14	9
38	\$687,921	\$68,792	\$55,034	\$3,491,331	14	9
39	\$755,446	\$75,545	\$60,436	\$3,941,531	14	10
40	\$808,327	\$80,833	\$64,666	\$4,441,768	14	10
	<u>\$9,851,002</u>	<u>\$910,433</u>	<u>\$772,162</u>			

Subtotal: 25 \$2,368,303 \$162,164 \$173,547 \$579,441 14 4
 \$114,925 - CIARDS Annuity (113,722)
 Subtotal: 30 \$3,980,062 \$323,339 \$302,487 \$1,233,923 14 7
 \$209,208 - CIARDS Annuity (207,062)

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP	
1	\$19,012	\$190 @ 1%	\$380 @ 2%	\$570	7	3	
2	\$20,978	\$210	\$420	\$1,251	7	4	
3	\$24,107	\$241	\$482	\$2,087	8	3	
4	\$26,601	\$266	\$532	\$3,073	8	4	
5	\$30,486	\$305	\$610	\$4,264	9	3	
6	\$33,640	\$673 @ 2%	\$1,346 @ 4%	\$6,666	9	4	
7	\$38,435	\$769	\$1,537	\$9,572	10	3	
8	\$42,410	\$848	\$1,696	\$12,978	10	4	
9	\$48,348	\$967	\$1,934	\$17,047	11	3	
10	\$53,348	\$1,067	\$2,134	\$21,782	11	4	
11	\$57,083	\$2,283 @ 4%	\$4,567 @ 8%	\$30,593	11	4	
12	\$62,929	\$2,517	\$5,034	\$40,897	11	5	
13	\$73,586	\$2,943	\$5,887	\$53,408	12	2	
14	\$81,277	\$3,251	\$6,502	\$67,968	12	3	
15	\$89,684	\$3,587	\$7,175	\$84,848	12	4	
16	\$95,962	\$5,758 @ 6%	\$7,677 @ 8%	\$105,918	12	4	
17	\$110,998	\$6,660	\$8,880	\$130,991	13	1	
18	\$122,726	\$7,364	\$9,818	\$159,962	13	2	
19	\$135,552	\$8,133	\$10,844	\$193,336	13	3	
20	\$149,572	\$8,974	\$11,966	\$231,676	13	4	
21	\$171,930	\$17,193 @ 10%	\$13,754 @ 8%	\$283,474	14	1	
22	\$190,097	\$19,010	\$15,208	\$343,204	14	2	
23	\$209,966	\$20,997	\$16,797	\$411,887	14	3	
24	\$231,684	\$23,168	\$18,535	\$490,660	14	4	
25	\$247,902	\$24,790	\$19,832	\$579,441	14	4	
26	\$273,293	\$27,329	\$21,863	\$680,784	14	5	
27	\$292,423	\$29,242	\$23,394	\$794,690	14	5	
28	\$322,096	\$32,210	\$25,768	\$924,190	14	6	
29	\$344,643	\$34,464	\$27,571	\$1,069,403	14	6	
30	\$379,304	\$37,930	\$30,344	\$1,233,923	14	7	
31	\$405,855	\$40,585	\$32,468	\$1,418,030	14	7	
32	\$434,265	\$43,426	\$34,741	\$1,623,821	14	7	
33	\$477,571	\$47,757	\$38,206	\$1,855,928	14	8	
34	\$511,001	\$51,100	\$40,880	\$2,114,941	14	8	
35	\$546,771	\$54,677	\$43,742	\$2,403,705	14	8	
36	\$600,857	\$60,086	\$48,069	\$2,728,192	14	9	
37	\$642,917	\$64,292	\$51,433	\$3,089,454	14	9	
38	\$687,921	\$68,792	\$55,034	\$3,491,331	14	9	
39	\$755,446	\$75,545	\$60,436	\$3,941,531	14	10	
40	\$808,327	\$80,833	\$64,666	\$4,441,768	14	10	
	<u>\$9,851,002</u>	<u>\$910,433</u>	<u>\$772,162</u>				
Subtotal:	25	\$2,368,303	\$162,164	\$173,547	\$579,441	14	4
		\$114,925 = CIARDS Annuity					
Subtotal:	30	\$3,980,062	\$323,339	\$302,487	\$1,233,923	14	7
		\$209,208 = CIARDS Annuity					

OFFICER RETIREMENT ACCUMULATION

1

GROWTH RATE = 5 PERCENT FOR SALARY

GROWTH RATE = 7 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,012	\$190	\$380	\$570	7	3
2	\$20,586	\$206	\$412	\$1,228	7	4
3	\$23,214	\$232	\$464	\$2,010	8	3
4	\$25,137	\$251	\$503	\$2,905	8	4
5	\$28,270	\$283	\$565	\$3,957	9	3
6	\$30,612	\$612	\$1,224	\$6,070	9	4
7	\$34,321	\$686	\$1,373	\$8,554	10	3
8	\$37,163	\$743	\$1,487	\$11,383	10	4
9	\$41,574	\$831	\$1,663	\$14,674	11	3
10	\$45,016	\$900	\$1,801	\$18,402	11	4
11	\$47,267	\$1,891	\$3,781	\$25,363	11	4
12	\$51,134	\$2,045	\$4,091	\$33,274	11	5
13	\$58,676	\$2,347	\$4,694	\$42,644	12	2
14	\$63,597	\$2,544	\$5,088	\$53,261	12	3
15	\$68,864	\$2,755	\$5,509	\$65,253	12	4
16	\$72,307	\$4,338	\$5,785	\$79,944	12	4
17	\$82,074	\$4,924	\$6,566	\$97,030	13	1
18	\$89,049	\$5,343	\$7,124	\$116,289	13	2
19	\$96,517	\$5,791	\$7,721	\$137,942	13	3
20	\$104,510	\$6,271	\$8,361	\$162,229	13	4
21	\$117,886	\$11,789	\$9,431	\$194,805	14	1
22	\$127,906	\$12,791	\$10,233	\$231,464	14	2
23	\$138,634	\$13,863	\$11,091	\$272,621	14	3
24	\$150,115	\$15,011	\$12,009	\$318,725	14	4
25	\$157,620	\$15,762	\$12,610	\$369,407	14	4
26	\$170,517	\$17,052	\$13,641	\$425,959	14	5
27	\$179,042	\$17,904	\$14,323	\$488,004	14	5
28	\$193,524	\$19,352	\$15,482	\$556,998	14	6
29	\$203,200	\$20,320	\$16,256	\$632,564	14	6
30	\$219,456	\$21,946	\$17,556	\$716,346	14	7
31	\$230,429	\$23,043	\$18,434	\$807,967	14	7
32	\$241,950	\$24,195	\$19,356	\$908,076	14	7
33	\$261,104	\$26,110	\$20,888	\$1,018,640	14	8
34	\$274,160	\$27,416	\$21,933	\$1,139,293	14	8
35	\$287,868	\$28,787	\$23,029	\$1,270,860	14	8
36	\$310,430	\$31,043	\$24,834	\$1,415,698	14	9
37	\$325,952	\$32,595	\$26,076	\$1,573,468	14	9
38	\$342,249	\$34,225	\$27,380	\$1,745,216	14	9
39	\$368,819	\$36,882	\$29,506	\$1,933,768	14	10
40	\$387,260	\$38,726	\$30,981	\$2,138,839	14	10
	<u>\$5,727,022</u>	<u>\$511,997</u>	<u>\$443,641</u>			

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OFFICER RETIREMENT ACCUMULATION

2

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,012	\$190	\$380	\$570	7	3
2	\$20,978	\$210	\$420	\$1,251	7	4
3	\$24,107	\$241	\$482	\$2,087	8	3
4	\$26,601	\$266	\$532	\$3,073	8	4
5	\$30,486	\$305	\$610	\$4,264	9	3
6	\$33,640	\$673	\$1,346	\$6,666	9	4
7	\$38,435	\$769	\$1,537	\$9,572	10	3
8	\$42,410	\$848	\$1,696	\$12,978	10	4
9	\$48,348	\$967	\$1,934	\$17,047	11	3
10	\$53,348	\$1,067	\$2,134	\$21,782	11	4
11	\$57,083	\$2,283	\$4,567	\$30,593	11	4
12	\$62,929	\$2,517	\$5,034	\$40,897	11	5
13	\$73,586	\$2,943	\$5,887	\$53,408	12	2
14	\$81,277	\$3,251	\$6,502	\$67,968	12	3
15	\$89,684	\$3,587	\$7,175	\$84,848	12	4
16	\$95,962	\$5,758	\$7,677	\$105,918	12	4
17	\$110,998	\$6,660	\$8,880	\$130,991	13	1
18	\$122,726	\$7,364	\$9,818	\$159,962	13	2
19	\$135,552	\$8,133	\$10,844	\$193,336	13	3
20	\$149,572	\$8,974	\$11,966	\$231,676	13	4
21	\$171,930	\$17,193	\$13,754	\$283,474	14	1
22	\$190,097	\$19,010	\$15,208	\$343,204	14	2
23	\$209,966	\$20,997	\$16,797	\$411,887	14	3
24	\$231,684	\$23,168	\$18,535	\$490,660	14	4
25	\$247,902	\$24,790	\$19,832	\$579,441	14	4
26	\$273,293	\$27,329	\$21,863	\$680,784	14	5
27	\$292,423	\$29,242	\$23,394	\$794,690	14	5
28	\$322,096	\$32,210	\$25,768	\$924,190	14	6
29	\$344,643	\$34,464	\$27,571	\$1,069,403	14	6
30	\$379,304	\$37,930	\$30,344	\$1,233,923	14	7
31	\$405,855	\$40,585	\$32,468	\$1,418,030	14	7
32	\$434,265	\$43,426	\$34,741	\$1,623,821	14	7
33	\$477,571	\$47,757	\$38,206	\$1,855,928	14	8
34	\$511,001	\$51,100	\$40,880	\$2,114,941	14	8
35	\$546,771	\$54,677	\$43,742	\$2,403,705	14	8
36	\$600,857	\$60,086	\$48,069	\$2,728,192	14	9
37	\$642,917	\$64,292	\$51,433	\$3,089,454	14	9
38	\$687,921	\$68,792	\$55,034	\$3,491,331	14	9
39	\$755,446	\$75,545	\$60,436	\$3,941,531	14	10
40	\$808,327	\$80,833	\$64,666	\$4,441,768	14	10
	=====	=====	=====			
	\$9,851,002	\$910,433	\$772,162			

TECH RETIREMENT ACCUMULATION

3

GROWTH RATE = 5 PERCENT FOR SALARY

GROWTH RATE = 7 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,390	\$144	\$288	\$432	5	1
2	\$16,842	\$168	\$337	\$967	6	1
3	\$19,651	\$197	\$393	\$1,624	7	1
4	\$22,852	\$229	\$457	\$2,424	8	1
5	\$26,503	\$265	\$530	\$3,388	9	1
6	\$28,756	\$575	\$1,150	\$5,351	9	2
7	\$31,168	\$623	\$1,247	\$7,596	9	3
8	\$33,749	\$675	\$1,350	\$10,152	9	4
9	\$35,437	\$709	\$1,417	\$12,989	9	4
10	\$38,336	\$767	\$1,533	\$16,199	9	5
11	\$40,253	\$1,610	\$3,220	\$22,163	9	5
12	\$43,509	\$1,740	\$3,481	\$28,935	9	6
13	\$45,685	\$1,827	\$3,655	\$36,443	9	6
14	\$49,340	\$1,974	\$3,947	\$44,915	9	7
15	\$51,807	\$2,072	\$4,145	\$54,276	9	7
16	\$54,907	\$3,294	\$4,393	\$65,762	10	4
17	\$57,652	\$3,459	\$4,612	\$78,436	10	4
18	\$62,368	\$3,742	\$4,989	\$92,659	10	5
19	\$65,487	\$3,929	\$5,239	\$108,313	10	5
20	\$68,885	\$4,133	\$5,511	\$125,538	11	2
21	\$74,661	\$7,466	\$5,973	\$147,765	11	3
22	\$80,843	\$8,084	\$6,467	\$172,661	11	4
23	\$84,885	\$8,489	\$6,791	\$200,026	11	4
24	\$91,829	\$9,183	\$7,346	\$230,557	11	5
25	\$96,421	\$9,642	\$7,714	\$264,052	11	5
26	\$104,218	\$10,422	\$8,337	\$301,295	11	6
27	\$109,429	\$10,943	\$8,754	\$342,083	11	6
28	\$118,183	\$11,818	\$9,455	\$387,301	11	7
29	\$124,092	\$12,409	\$9,927	\$436,749	11	7
30	\$130,296	\$13,030	\$10,424	\$490,775	11	7
31	\$140,610	\$14,061	\$11,249	\$550,439	11	8
32	\$147,641	\$14,764	\$11,811	\$615,545	11	8
33	\$155,023	\$15,502	\$12,402	\$686,537	11	8
34	\$167,172	\$16,717	\$13,374	\$764,686	11	9
35	\$175,530	\$17,553	\$14,042	\$849,809	11	9
36	\$184,307	\$18,431	\$14,745	\$942,471	11	9
37	\$198,613	\$19,861	\$15,889	\$1,044,194	11	10
38	\$208,544	\$20,854	\$16,683	\$1,154,826	11	10
39	\$218,971	\$21,897	\$17,518	\$1,275,078	11	10
40	\$229,919	\$22,992	\$18,394	\$1,405,719	11	10
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	\$3,648,762	\$316,252	\$279,189			

TECH RETIREMENT ACCUMULATION

4

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,390	\$144	\$288	\$432	5	1
2	\$17,163	\$172	\$343	\$985	6	1
3	\$20,407	\$204	\$408	\$1,686	7	1
4	\$24,182	\$242	\$484	\$2,564	8	1
5	\$28,581	\$286	\$572	\$3,652	9	1
6	\$31,601	\$632	\$1,264	\$5,876	9	2
7	\$34,904	\$698	\$1,396	\$8,500	9	3
8	\$38,515	\$770	\$1,541	\$11,575	9	4
9	\$41,211	\$824	\$1,648	\$15,090	9	4
10	\$45,432	\$909	\$1,817	\$19,174	9	5
11	\$48,612	\$1,944	\$3,889	\$26,733	9	5
12	\$53,545	\$2,142	\$4,284	\$35,564	9	6
13	\$57,294	\$2,292	\$4,583	\$45,640	9	6
14	\$63,056	\$2,522	\$5,044	\$57,315	9	7
15	\$67,470	\$2,699	\$5,398	\$70,569	9	7
16	\$72,869	\$4,372	\$5,830	\$87,122	10	4
17	\$77,970	\$4,678	\$6,238	\$105,879	10	4
18	\$85,955	\$5,157	\$6,876	\$127,442	10	5
19	\$91,971	\$5,518	\$7,358	\$151,787	10	5
20	\$98,587	\$5,915	\$7,887	\$179,250	11	2
21	\$108,889	\$10,889	\$8,711	\$214,983	11	3
22	\$120,151	\$12,015	\$9,612	\$255,959	11	4
23	\$128,561	\$12,856	\$10,285	\$302,136	11	4
24	\$141,728	\$14,173	\$11,338	\$354,839	11	5
25	\$151,649	\$15,165	\$12,132	\$414,071	11	5
26	\$167,035	\$16,703	\$13,363	\$481,404	11	6
27	\$178,727	\$17,873	\$14,298	\$556,901	11	6
28	\$196,700	\$19,670	\$15,736	\$642,429	11	7
29	\$210,469	\$21,047	\$16,838	\$738,131	11	7
30	\$225,202	\$22,520	\$18,016	\$845,100	11	7
31	\$247,657	\$24,766	\$19,813	\$965,737	11	8
32	\$264,993	\$26,499	\$21,199	\$1,100,352	11	8
33	\$283,543	\$28,354	\$22,683	\$1,250,421	11	8
34	\$311,588	\$31,159	\$24,927	\$1,419,045	11	9
35	\$333,399	\$33,340	\$26,672	\$1,606,771	11	9
36	\$356,737	\$35,674	\$28,539	\$1,815,593	11	9
37	\$391,750	\$39,175	\$31,340	\$2,049,511	11	10
38	\$419,172	\$41,917	\$33,534	\$2,309,418	11	10
39	\$448,514	\$44,851	\$35,881	\$2,597,998	11	10
40	\$479,910	\$47,991	\$38,393	\$2,918,202	11	10
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	\$6,180,085	\$558,758	\$480,457			

CLER RETIREMENT ACCUMULATION

5

GROWTH RATE = 5 PERCENT FOR SALARY

GROWTH RATE = 7 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,458	\$115	\$229	\$344	3	1
2	\$13,505	\$135	\$270	\$773	4	1
3	\$15,865	\$159	\$317	\$1,303	5	1
4	\$17,214	\$172	\$344	\$1,911	5	2
5	\$19,497	\$195	\$390	\$2,629	6	1
6	\$21,154	\$423	\$846	\$4,083	6	2
7	\$23,886	\$478	\$955	\$5,802	7	1
8	\$25,916	\$518	\$1,037	\$7,763	7	2
9	\$28,089	\$562	\$1,124	\$9,991	7	3
10	\$30,415	\$608	\$1,217	\$12,516	7	4
11	\$31,936	\$1,277	\$2,555	\$17,224	7	4
12	\$34,549	\$1,382	\$2,764	\$22,576	7	5
13	\$36,276	\$1,451	\$2,902	\$28,509	7	5
14	\$39,210	\$1,568	\$3,137	\$35,210	7	6
15	\$41,171	\$1,647	\$3,294	\$42,615	7	6
16	\$44,464	\$2,668	\$3,557	\$51,823	7	7
17	\$46,687	\$2,801	\$3,735	\$61,987	7	7
18	\$49,022	\$2,941	\$3,922	\$73,189	7	7
19	\$52,902	\$3,174	\$4,232	\$85,719	7	8
20	\$55,547	\$3,333	\$4,444	\$99,496	7	8
21	\$58,325	\$5,832	\$4,666	\$116,959	7	8
22	\$62,896	\$6,290	\$5,032	\$136,467	7	9
23	\$66,041	\$6,604	\$5,283	\$157,907	7	9
24	\$69,343	\$6,934	\$5,547	\$181,442	7	9
25	\$74,726	\$7,473	\$5,978	\$207,594	7	10
26	\$78,462	\$7,846	\$6,277	\$236,249	7	10
27	\$82,385	\$8,238	\$6,591	\$267,615	7	10
28	\$86,504	\$8,650	\$6,920	\$301,919	7	10
29	\$90,829	\$9,083	\$7,266	\$339,403	7	10
30	\$95,371	\$9,537	\$7,630	\$380,328	7	10
31	\$100,139	\$10,014	\$8,011	\$424,976	7	10
32	\$105,146	\$10,515	\$8,412	\$473,650	7	10
33	\$110,404	\$11,040	\$8,832	\$526,679	7	10
34	\$115,924	\$11,592	\$9,274	\$584,412	7	10
35	\$121,720	\$12,172	\$9,738	\$647,231	7	10
36	\$127,806	\$12,781	\$10,224	\$715,542	7	10
37	\$134,196	\$13,420	\$10,736	\$789,786	7	10
38	\$140,906	\$14,091	\$11,272	\$870,434	7	10
39	\$147,952	\$14,795	\$11,836	\$957,995	7	10
40	\$155,349	\$15,535	\$12,428	\$1,053,018	7	10
	<u>\$2,663,188</u>	<u>\$228,050</u>	<u>\$203,224</u>			

CLER RETIREMENT ACCUMULATION

6

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,458	\$115	\$229	\$344	3	1
2	\$13,762	\$138	\$275	\$788	4	1
3	\$16,475	\$165	\$330	\$1,353	5	1
4	\$18,216	\$182	\$364	\$2,021	5	2
5	\$21,025	\$210	\$421	\$2,834	6	1
6	\$23,247	\$465	\$930	\$4,483	6	2
7	\$26,749	\$535	\$1,070	\$6,492	7	1
8	\$29,575	\$592	\$1,183	\$8,851	7	2
9	\$32,666	\$653	\$1,307	\$11,607	7	3
10	\$36,045	\$721	\$1,442	\$14,814	7	4
11	\$38,568	\$1,543	\$3,085	\$20,776	7	4
12	\$42,518	\$1,701	\$3,401	\$27,748	7	5
13	\$45,494	\$1,820	\$3,640	\$35,705	7	5
14	\$50,110	\$2,004	\$4,009	\$44,931	7	6
15	\$53,618	\$2,145	\$4,289	\$55,409	7	6
16	\$59,010	\$3,541	\$4,721	\$68,657	7	7
17	\$63,141	\$3,788	\$5,051	\$83,676	7	7
18	\$67,561	\$4,054	\$5,405	\$100,666	7	7
19	\$74,298	\$4,458	\$5,944	\$120,127	7	8
20	\$79,499	\$4,770	\$6,360	\$142,069	7	8
21	\$85,063	\$8,506	\$6,805	\$170,166	7	8
22	\$93,477	\$9,348	\$7,478	\$202,307	7	9
23	\$100,021	\$10,002	\$8,002	\$238,518	7	9
24	\$107,022	\$10,702	\$8,562	\$279,249	7	9
25	\$117,527	\$11,753	\$9,402	\$325,536	7	10
26	\$125,754	\$12,575	\$10,060	\$377,470	7	10
27	\$134,556	\$13,456	\$10,765	\$435,663	7	10
28	\$143,975	\$14,398	\$11,518	\$500,788	7	10
29	\$154,054	\$15,405	\$12,324	\$573,588	7	10
30	\$164,837	\$16,484	\$13,187	\$654,882	7	10
31	\$176,376	\$17,638	\$14,110	\$745,569	7	10
32	\$188,722	\$18,872	\$15,098	\$846,640	7	10
33	\$201,933	\$20,193	\$16,155	\$959,186	7	10
34	\$216,068	\$21,607	\$17,285	\$1,084,405	7	10
35	\$231,193	\$23,119	\$18,495	\$1,223,616	7	10
36	\$247,376	\$24,738	\$19,790	\$1,378,269	7	10
37	\$264,693	\$26,469	\$21,175	\$1,549,958	7	10
38	\$283,221	\$28,322	\$22,658	\$1,740,434	7	10
39	\$303,047	\$30,305	\$24,244	\$1,951,622	7	10
40	\$324,260	\$32,426	\$25,941	\$2,185,635	7	10
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	\$4,466,212	\$399,915	\$346,509			

GROWTH RATE = 7 PERCENT *for Salary Investment*~~CONTRIBUTION LEVEL = 0 PERCENT~~

YEAR	SALARY	YEARLY CONTRIBUTION * <i>EMPLOYEE AGENCY</i>	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$1,175	\$1,175	7	3
2	\$20,800	\$1,248	\$2,482	7	4
3	\$23,008	\$1,381	\$3,986	8	3
4	\$24,439	\$1,466	\$5,652	8	4
5	\$26,962	\$1,618	\$7,552	9	3
6	\$28,639	\$1,718	\$9,648	9	4
7	\$31,498	\$1,890	\$12,021	10	3
8	\$33,457	\$2,007	\$14,629	10	4
9	\$36,715	\$2,203	\$17,563	11	3
10	\$38,998	\$2,340	\$20,781	11	4
11	\$40,168	\$2,410	\$24,231	11	4
12	\$42,626	\$2,558	\$28,000	11	5
13	\$47,981	\$2,879	\$32,278	12	2
14	\$51,015	\$3,061	\$36,953	12	3
15	\$54,188	\$3,251	\$42,052	12	4
16	\$55,813	\$3,349	\$47,504	12	4
17	\$62,145	\$3,729	\$53,608	13	1
18	\$66,143	\$3,969	\$60,257	13	2
19	\$70,324	\$4,219	\$67,489	13	3
20	\$74,697	\$4,482	\$75,345	13	4
21	\$82,653	\$4,959	\$84,071	14	1
22	\$87,970	\$5,278	\$93,553	14	2
23	\$93,532	\$5,612	\$103,843	14	3
24	\$99,349	\$5,961	\$114,996	14	4
25	\$102,329	\$6,140	\$126,885	14	4
26	\$108,593	\$6,516	\$139,745	14	5
27	\$111,851	\$6,711	\$153,444	14	5
28	\$118,595	\$7,116	\$168,231	14	6
29	\$122,153	\$7,329	\$183,972	14	6
30	\$129,412	\$7,765	\$200,936	14	7
31	\$133,294	\$7,998	\$218,980	14	7
32	\$137,293	\$8,238	\$238,167	14	7
33	\$145,340	\$8,720	\$258,795	14	8
34	\$149,700	\$8,982	\$280,717	14	8
35	\$154,191	\$9,251	\$304,004	14	8
36	\$163,109	\$9,787	\$328,991	14	9
37	\$168,003	\$10,080	\$355,521	14	9
38	\$173,043	\$10,383	\$383,680	14	9
39	\$182,924	\$10,975	\$413,839	14	10
40	\$188,412	\$11,305	\$445,836	14	10
TOTALS	#	#	#		

GROWTH RATE = 7 PERCENT FOR SALARY

GROWTH RATE = 9 PERCENT FOR INVESTMENT

YEAR	SALARY	EMPLOYEE CONTRIBUTION	AGENCY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,012	\$190 ● 1%	\$380 ● 2%	\$570	7	3
2	\$20,978	\$210 "	\$420 "	\$1,251	7	4
3	\$24,107	\$241 "	\$482 "	\$2,087	8	3
4	\$26,601	\$266 "	\$532 "	\$3,073	8	4
5	\$30,486	\$305 "	\$610 "	\$4,264	9	3
6	\$33,640	\$673	\$1,346	\$6,666	9	4
7	\$38,435	\$769	\$1,537	\$9,572	10	3
8	\$42,410	\$848	\$1,696	\$12,978	10	4
9	\$48,348	\$967	\$1,934	\$17,047	11	3
10	\$53,348	\$1,067	\$2,134	\$21,782	11	4
11	\$57,083	\$2,283	\$4,567	\$30,593	11	4
12	\$62,929	\$2,517	\$5,034	\$40,897	11	5
13	\$73,586	\$2,943	\$5,887	\$53,408	12	2
14	\$81,277	\$3,251	\$6,502	\$67,968	12	3
15	\$89,684	\$3,587	\$7,175	\$84,848	12	4
16	\$95,962	\$5,758	\$7,677	\$105,918	12	4
17	\$110,998	\$6,660	\$8,880	\$130,991	13	1
18	\$122,726	\$7,364	\$9,818	\$159,962	13	2
19	\$135,552	\$8,133	\$10,844	\$193,336	13	3
20	\$149,572	\$8,974	\$11,966	\$231,676	13	4
21	\$171,930	\$17,193	\$13,754	\$283,474	14	1
22	\$190,097	\$19,010	\$15,208	\$343,204	14	2
23	\$209,966	\$20,997	\$16,797	\$411,887	14	3
24	\$231,684	\$23,168	\$18,535	\$490,660	14	4
25	\$247,902	\$24,790	\$19,832	\$579,441	14	4
26	\$273,293	\$27,329	\$21,863	\$680,784	14	5
27	\$292,423	\$29,242	\$23,394	\$794,690	14	5
28	\$322,096	\$32,210	\$25,768	\$924,190	14	6
29	\$344,643	\$34,464	\$27,571	\$1,069,403	14	6
30	\$379,304	\$37,930	\$30,344	\$1,233,923	14	7
31	\$405,855	\$40,585	\$32,468	\$1,418,030	14	7
32	\$434,265	\$43,426	\$34,741	\$1,623,821	14	7
33	\$477,571	\$47,757	\$38,206	\$1,855,928	14	8
34	\$511,001	\$51,100	\$40,880	\$2,114,941	14	8
35	\$546,771	\$54,677	\$43,742	\$2,403,705	14	8
36	\$600,857	\$60,086	\$48,069	\$2,728,192	14	9
37	\$642,917	\$64,292	\$51,433	\$3,089,454	14	9
38	\$687,921	\$68,792	\$55,034	\$3,491,331	14	9
39	\$755,446	\$75,545	\$60,436	\$3,941,531	14	10
40	\$808,327	\$80,833	\$64,666	\$4,441,768	14	10
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	\$9,851,002	\$910,433	\$772,162			

OFFICER RETIREMENT ACCUMULATION

1

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$1,175	\$1,175	7	3
2	\$20,800	\$1,248	\$2,423	7	4
3	\$23,008	\$1,381	\$3,804	8	3
4	\$24,439	\$1,466	\$5,270	8	4
5	\$26,962	\$1,618	\$6,888	9	3
6	\$28,639	\$1,718	\$8,606	9	4
7	\$31,498	\$1,890	\$10,496	10	3
8	\$33,457	\$2,007	\$12,503	10	4
9	\$36,715	\$2,203	\$14,706	11	3
10	\$38,998	\$2,340	\$17,046	11	4
11	\$40,168	\$2,410	\$19,456	11	4
12	\$42,626	\$2,558	\$22,014	11	5
13	\$47,981	\$2,879	\$24,893	12	2
14	\$51,015	\$3,061	\$27,954	12	3
15	\$54,188	\$3,251	\$31,205	12	4
16	\$55,813	\$3,349	\$34,554	12	4
17	\$62,145	\$3,729	\$38,283	13	1
18	\$66,143	\$3,969	\$42,252	13	2
19	\$70,324	\$4,219	\$46,471	13	3
20	\$74,697	\$4,482	\$50,953	13	4
21	\$82,653	\$4,959	\$55,912	14	1
22	\$87,970	\$5,278	\$61,190	14	2
23	\$93,532	\$5,612	\$66,802	14	3
24	\$99,349	\$5,961	\$72,763	14	4
25	\$102,329	\$6,140	\$78,903	14	4
26	\$108,593	\$6,516	\$85,419	14	5
27	\$111,851	\$6,711	\$92,130	14	5
28	\$118,595	\$7,116	\$99,246	14	6
29	\$122,153	\$7,329	\$106,575	14	6
30	\$129,412	\$7,765	\$114,340	14	7
31	\$133,294	\$7,998	\$122,338	14	7
32	\$137,293	\$8,238	\$130,576	14	7
33	\$145,340	\$8,720	\$139,296	14	8
34	\$149,700	\$8,982	\$148,278	14	8
35	\$154,191	\$9,251	\$157,529	14	8
36	\$163,109	\$9,787	\$167,316	14	9
37	\$168,003	\$10,080	\$177,396	14	9
38	\$173,043	\$10,383	\$187,779	14	9
39	\$182,924	\$10,975	\$198,754	14	10
40	\$188,412	\$11,305	\$210,059	14	10

OFFICER RETIREMENT ACCUMULATION

2

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$1,762	\$1,762	7	3
2	\$20,800	\$1,872	\$3,723	7	4
3	\$23,008	\$2,071	\$5,979	8	3
4	\$24,439	\$2,200	\$8,478	8	4
5	\$26,962	\$2,427	\$11,328	9	3
6	\$28,639	\$2,578	\$14,472	9	4
7	\$31,498	\$2,835	\$18,031	10	3
8	\$33,457	\$3,011	\$21,944	10	4
9	\$36,715	\$3,304	\$26,345	11	3
10	\$38,998	\$3,510	\$31,172	11	4
11	\$40,168	\$3,615	\$36,346	11	4
12	\$42,626	\$3,836	\$41,999	11	5
13	\$47,981	\$4,318	\$48,418	12	2
14	\$51,015	\$4,591	\$55,430	12	3
15	\$54,188	\$4,877	\$63,078	12	4
16	\$55,813	\$5,023	\$71,255	12	4
17	\$62,145	\$5,593	\$80,411	13	1
18	\$66,143	\$5,953	\$90,385	13	2
19	\$70,324	\$6,329	\$101,233	13	3
20	\$74,697	\$6,723	\$113,018	13	4
21	\$82,653	\$7,439	\$126,107	14	1
22	\$87,970	\$7,917	\$140,330	14	2
23	\$93,532	\$8,418	\$155,764	14	3
24	\$99,349	\$8,941	\$172,494	14	4
25	\$102,329	\$9,210	\$190,328	14	4
26	\$108,593	\$9,773	\$209,618	14	5
27	\$111,851	\$10,067	\$230,165	14	5
28	\$118,595	\$10,674	\$252,347	14	6
29	\$122,153	\$10,994	\$275,958	14	6
30	\$129,412	\$11,647	\$301,403	14	7
31	\$133,294	\$11,996	\$328,470	14	7
32	\$137,293	\$12,356	\$357,250	14	7
33	\$145,340	\$13,081	\$388,193	14	8
34	\$149,700	\$13,473	\$421,076	14	8
35	\$154,191	\$13,877	\$456,007	14	8
36	\$163,109	\$14,680	\$493,487	14	9
37	\$168,003	\$15,120	\$533,281	14	9
38	\$173,043	\$15,574	\$575,519	14	9
39	\$182,924	\$16,463	\$620,758	14	10
40	\$188,412	\$16,957	\$668,753	14	10

OFFICER RETIREMENT ACCUMULATION

3

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$2,350	\$2,350	7	3
2	\$20,800	\$2,496	\$4,963	7	4
3	\$23,008	\$2,761	\$7,973	8	3
4	\$24,439	\$2,933	\$11,304	8	4
5	\$26,962	\$3,235	\$15,105	9	3
6	\$28,639	\$3,437	\$19,297	9	4
7	\$31,498	\$3,780	\$24,041	10	3
8	\$33,457	\$4,015	\$29,258	10	4
9	\$36,715	\$4,406	\$35,127	11	3
10	\$38,998	\$4,680	\$41,563	11	4
11	\$40,168	\$4,820	\$48,461	11	4
12	\$42,626	\$5,115	\$55,999	11	5
13	\$47,981	\$5,758	\$64,557	12	2
14	\$51,015	\$6,122	\$73,907	12	3
15	\$54,188	\$6,503	\$84,104	12	4
16	\$55,813	\$6,698	\$95,007	12	4
17	\$62,145	\$7,457	\$107,215	13	1
18	\$66,143	\$7,937	\$120,513	13	2
19	\$70,324	\$8,439	\$134,978	13	3
20	\$74,697	\$8,964	\$150,690	13	4
21	\$82,653	\$9,918	\$168,143	14	1
22	\$87,970	\$10,556	\$187,107	14	2
23	\$93,532	\$11,224	\$207,686	14	3
24	\$99,349	\$11,922	\$229,992	14	4
25	\$102,329	\$12,280	\$253,771	14	4
26	\$108,593	\$13,031	\$279,491	14	5
27	\$111,851	\$13,422	\$306,887	14	5
28	\$118,595	\$14,231	\$336,463	14	6
29	\$122,153	\$14,658	\$367,944	14	6
30	\$129,412	\$15,529	\$401,871	14	7
31	\$133,294	\$15,995	\$437,960	14	7
32	\$137,293	\$16,475	\$476,333	14	7
33	\$145,340	\$17,441	\$517,591	14	8
34	\$149,700	\$17,964	\$561,434	14	8
35	\$154,191	\$18,503	\$608,009	14	8
36	\$163,109	\$19,573	\$657,982	14	9
37	\$168,003	\$20,160	\$711,042	14	9
38	\$173,043	\$20,765	\$767,359	14	9
39	\$182,924	\$21,951	\$827,678	14	10
40	\$188,412	\$22,609	\$891,671	14	10

OFFICER RETIREMENT ACCUMULATION

4

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$2,937	\$2,937	7	3
2	\$20,800	\$3,120	\$6,204	7	4
3	\$23,008	\$3,451	\$9,966	8	3
4	\$24,439	\$3,666	\$14,130	8	4
5	\$26,962	\$4,044	\$18,881	9	3
6	\$28,639	\$4,296	\$24,121	9	4
7	\$31,498	\$4,725	\$30,051	10	3
8	\$33,457	\$5,018	\$36,573	10	4
9	\$36,715	\$5,507	\$43,908	11	3
10	\$38,998	\$5,850	\$51,953	11	4
11	\$40,168	\$6,025	\$60,576	11	4
12	\$42,626	\$6,394	\$69,999	11	5
13	\$47,981	\$7,197	\$80,696	12	2
14	\$51,015	\$7,652	\$92,383	12	3
15	\$54,188	\$8,128	\$105,131	12	4
16	\$55,813	\$8,372	\$118,759	12	4
17	\$62,145	\$9,322	\$134,019	13	1
18	\$66,143	\$9,921	\$150,641	13	2
19	\$70,324	\$10,549	\$168,722	13	3
20	\$74,697	\$11,205	\$188,363	13	4
21	\$82,653	\$12,398	\$210,179	14	1
22	\$87,970	\$13,196	\$233,883	14	2
23	\$93,532	\$14,030	\$259,607	14	3
24	\$99,349	\$14,902	\$287,490	14	4
25	\$102,329	\$15,349	\$317,214	14	4
26	\$108,593	\$16,289	\$349,363	14	5
27	\$111,851	\$16,778	\$383,609	14	5
28	\$118,595	\$17,789	\$420,579	14	6
29	\$122,153	\$18,323	\$459,931	14	6
30	\$129,412	\$19,412	\$502,339	14	7
31	\$133,294	\$19,994	\$547,450	14	7
32	\$137,293	\$20,594	\$595,417	14	7
33	\$145,340	\$21,801	\$646,988	14	8
34	\$149,700	\$22,455	\$701,793	14	8
35	\$154,191	\$23,129	\$760,011	14	8
36	\$163,109	\$24,466	\$822,478	14	9
37	\$168,003	\$25,200	\$888,802	14	9
38	\$173,043	\$25,956	\$959,199	14	9
39	\$182,924	\$27,439	\$1,034,597	14	10
40	\$188,412	\$28,262	\$1,114,589	14	10

OFFICER RETIREMENT ACCUMULATION

5

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$3,525	\$3,525	7	3
2	\$20,800	\$3,744	\$7,445	7	4
3	\$23,008	\$4,142	\$11,959	8	3
4	\$24,439	\$4,399	\$16,956	8	4
5	\$26,962	\$4,853	\$22,657	9	3
6	\$28,639	\$5,155	\$28,945	9	4
7	\$31,498	\$5,670	\$36,062	10	3
8	\$33,457	\$6,022	\$43,887	10	4
9	\$36,715	\$6,609	\$52,690	11	3
10	\$38,998	\$7,020	\$62,344	11	4
11	\$40,168	\$7,230	\$72,692	11	4
12	\$42,626	\$7,673	\$83,999	11	5
13	\$47,981	\$8,637	\$96,835	12	2
14	\$51,015	\$9,183	\$110,860	12	3
15	\$54,188	\$9,754	\$126,157	12	4
16	\$55,813	\$10,046	\$142,511	12	4
17	\$62,145	\$11,186	\$160,823	13	1
18	\$66,143	\$11,906	\$180,770	13	2
19	\$70,324	\$12,658	\$202,466	13	3
20	\$74,697	\$13,445	\$226,035	13	4
21	\$82,653	\$14,878	\$252,214	14	1
22	\$87,970	\$15,835	\$280,660	14	2
23	\$93,532	\$16,836	\$311,529	14	3
24	\$99,349	\$17,883	\$344,988	14	4
25	\$102,329	\$18,419	\$380,656	14	4
26	\$108,593	\$19,547	\$419,236	14	5
27	\$111,851	\$20,133	\$460,331	14	5
28	\$118,595	\$21,347	\$504,695	14	6
29	\$122,153	\$21,987	\$551,917	14	6
30	\$129,412	\$23,294	\$602,807	14	7
31	\$133,294	\$23,993	\$656,940	14	7
32	\$137,293	\$24,713	\$714,500	14	7
33	\$145,340	\$26,161	\$776,386	14	8
34	\$149,700	\$26,946	\$842,151	14	8
35	\$154,191	\$27,754	\$912,013	14	8
36	\$163,109	\$29,360	\$986,974	14	9
37	\$168,003	\$30,240	\$1,066,563	14	9
38	\$173,043	\$31,148	\$1,151,039	14	9
39	\$182,924	\$32,926	\$1,241,517	14	10
40	\$188,412	\$33,914	\$1,337,507	14	10

OFFICER RETIREMENT ACCUMULATION

6

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,963	\$1,198	\$1,198	7	3
2	\$21,616	\$1,297	\$2,579	7	4
3	\$24,375	\$1,462	\$4,222	8	3
4	\$26,394	\$1,584	\$6,101	8	4
5	\$29,684	\$1,781	\$8,309	9	3
6	\$32,142	\$1,929	\$10,819	9	4
7	\$36,037	\$2,162	\$13,738	10	3
8	\$39,021	\$2,341	\$17,041	10	4
9	\$43,653	\$2,619	\$20,853	11	3
10	\$47,267	\$2,836	\$25,149	11	4
11	\$49,631	\$2,978	\$29,887	11	4
12	\$53,691	\$3,221	\$35,201	11	5
13	\$61,610	\$3,697	\$41,362	12	2
14	\$66,777	\$4,007	\$48,264	12	3
15	\$72,307	\$4,338	\$55,981	12	4
16	\$75,923	\$4,555	\$64,455	12	4
17	\$86,178	\$5,171	\$74,137	13	1
18	\$93,502	\$5,610	\$84,937	13	2
19	\$101,343	\$6,081	\$96,963	13	3
20	\$109,735	\$6,584	\$110,334	13	4
21	\$123,780	\$7,427	\$125,485	14	1
22	\$134,302	\$8,058	\$142,327	14	2
23	\$145,566	\$8,734	\$161,023	14	3
24	\$157,620	\$9,457	\$181,752	14	4
25	\$165,501	\$9,930	\$204,405	14	4
26	\$179,042	\$10,743	\$229,456	14	5
27	\$187,994	\$11,280	\$256,798	14	5
28	\$203,200	\$12,192	\$286,965	14	6
29	\$213,360	\$12,802	\$319,855	14	6
30	\$230,429	\$13,826	\$356,070	14	7
31	\$241,950	\$14,517	\$395,512	14	7
32	\$254,048	\$15,243	\$438,441	14	7
33	\$274,160	\$16,450	\$485,581	14	8
34	\$287,868	\$17,272	\$536,844	14	8
35	\$302,261	\$18,136	\$592,559	14	8
36	\$325,952	\$19,557	\$653,595	14	9
37	\$342,249	\$20,535	\$719,881	14	9
38	\$359,362	\$21,562	\$791,835	14	9
39	\$387,260	\$23,236	\$870,499	14	10
40	\$406,623	\$24,397	\$955,831	14	10

OFFICER RETIREMENT ACCUMULATION

7

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,963	\$1,797	\$1,797	7	3
2	\$21,616	\$1,945	\$3,868	7	4
3	\$24,375	\$2,194	\$6,332	8	3
4	\$26,394	\$2,375	\$9,151	8	4
5	\$29,684	\$2,672	\$12,463	9	3
6	\$32,142	\$2,893	\$16,228	9	4
7	\$36,037	\$3,243	\$20,608	10	3
8	\$39,021	\$3,512	\$25,562	10	4
9	\$43,653	\$3,929	\$31,280	11	3
10	\$47,267	\$4,254	\$37,724	11	4
11	\$49,631	\$4,467	\$44,831	11	4
12	\$53,691	\$4,832	\$52,802	11	5
13	\$61,610	\$5,545	\$62,043	12	2
14	\$66,777	\$6,010	\$72,396	12	3
15	\$72,307	\$6,508	\$83,971	12	4
16	\$75,923	\$6,833	\$96,682	12	4
17	\$86,178	\$7,756	\$111,206	13	1
18	\$93,502	\$8,415	\$127,405	13	2
19	\$101,343	\$9,121	\$145,444	13	3
20	\$109,735	\$9,876	\$165,502	13	4
21	\$123,780	\$11,140	\$188,227	14	1
22	\$134,302	\$12,087	\$213,490	14	2
23	\$145,566	\$13,101	\$241,535	14	3
24	\$157,620	\$14,186	\$272,629	14	4
25	\$165,501	\$14,895	\$306,608	14	4
26	\$179,042	\$16,114	\$344,184	14	5
27	\$187,994	\$16,920	\$385,196	14	5
28	\$203,200	\$18,288	\$430,448	14	6
29	\$213,360	\$19,202	\$479,782	14	6
30	\$230,429	\$20,739	\$534,105	14	7
31	\$241,950	\$21,776	\$593,268	14	7
32	\$254,048	\$22,864	\$657,661	14	7
33	\$274,160	\$24,674	\$728,372	14	8
34	\$287,868	\$25,908	\$805,266	14	8
35	\$302,261	\$27,203	\$888,838	14	8
36	\$325,952	\$29,336	\$980,392	14	9
37	\$342,249	\$30,802	\$1,079,822	14	9
38	\$359,362	\$32,343	\$1,187,752	14	9
39	\$387,260	\$34,853	\$1,305,748	14	10
40	\$406,623	\$36,596	\$1,433,747	14	10

OFFICER RETIREMENT ACCUMULATION

8

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,963	\$2,396	\$2,396	7	3
2	\$21,616	\$2,594	\$5,157	7	4
3	\$24,375	\$2,925	\$8,443	8	3
4	\$26,394	\$3,167	\$12,201	8	4
5	\$29,684	\$3,562	\$16,617	9	3
6	\$32,142	\$3,857	\$21,638	9	4
7	\$36,037	\$4,324	\$27,477	10	3
8	\$39,021	\$4,683	\$34,083	10	4
9	\$43,653	\$5,238	\$41,707	11	3
10	\$47,267	\$5,672	\$50,298	11	4
11	\$49,631	\$5,956	\$59,775	11	4
12	\$53,691	\$6,443	\$70,402	11	5
13	\$61,610	\$7,393	\$82,723	12	2
14	\$66,777	\$8,013	\$96,527	12	3
15	\$72,307	\$8,677	\$111,961	12	4
16	\$75,923	\$9,111	\$128,909	12	4
17	\$86,178	\$10,341	\$148,274	13	1
18	\$93,502	\$11,220	\$169,873	13	2
19	\$101,343	\$12,161	\$193,926	13	3
20	\$109,735	\$13,168	\$220,669	13	4
21	\$123,780	\$14,854	\$250,969	14	1
22	\$134,302	\$16,116	\$284,653	14	2
23	\$145,566	\$17,468	\$322,047	14	3
24	\$157,620	\$18,914	\$363,505	14	4
25	\$165,501	\$19,860	\$408,810	14	4
26	\$179,042	\$21,485	\$458,912	14	5
27	\$187,994	\$22,559	\$513,595	14	5
28	\$203,200	\$24,384	\$573,931	14	6
29	\$213,360	\$25,603	\$639,709	14	6
30	\$230,429	\$27,651	\$712,140	14	7
31	\$241,950	\$29,034	\$791,024	14	7
32	\$254,048	\$30,486	\$876,881	14	7
33	\$274,160	\$32,899	\$971,162	14	8
34	\$287,868	\$34,544	\$1,073,688	14	8
35	\$302,261	\$36,271	\$1,185,117	14	8
36	\$325,952	\$39,114	\$1,307,190	14	9
37	\$342,249	\$41,070	\$1,439,763	14	9
38	\$359,362	\$43,123	\$1,583,670	14	9
39	\$387,260	\$46,471	\$1,740,998	14	10
40	\$406,623	\$48,795	\$1,911,662	14	10

OFFICER RETIREMENT ACCUMULATION

9

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,963	\$2,994	\$2,994	7	3
2	\$21,616	\$3,242	\$6,446	7	4
3	\$24,375	\$3,656	\$10,554	8	3
4	\$26,394	\$3,959	\$15,252	8	4
5	\$29,684	\$4,453	\$20,772	9	3
6	\$32,142	\$4,821	\$27,047	9	4
7	\$36,037	\$5,406	\$34,346	10	3
8	\$39,021	\$5,853	\$42,603	10	4
9	\$43,653	\$6,548	\$52,134	11	3
10	\$47,267	\$7,090	\$62,873	11	4
11	\$49,631	\$7,445	\$74,719	11	4
12	\$53,691	\$8,054	\$88,003	11	5
13	\$61,610	\$9,241	\$103,404	12	2
14	\$66,777	\$10,017	\$120,659	12	3
15	\$72,307	\$10,846	\$139,951	12	4
16	\$75,923	\$11,388	\$161,136	12	4
17	\$86,178	\$12,927	\$185,343	13	1
18	\$93,502	\$14,025	\$212,342	13	2
19	\$101,343	\$15,202	\$242,407	13	3
20	\$109,735	\$16,460	\$275,836	13	4
21	\$123,780	\$18,567	\$313,712	14	1
22	\$134,302	\$20,145	\$355,817	14	2
23	\$145,566	\$21,835	\$402,559	14	3
24	\$157,620	\$23,643	\$454,381	14	4
25	\$165,501	\$24,825	\$511,013	14	4
26	\$179,042	\$26,856	\$573,640	14	5
27	\$187,994	\$28,199	\$641,994	14	5
28	\$203,200	\$30,480	\$717,413	14	6
29	\$213,360	\$32,004	\$799,636	14	6
30	\$230,429	\$34,564	\$890,175	14	7
31	\$241,950	\$36,293	\$988,780	14	7
32	\$254,048	\$38,107	\$1,096,102	14	7
33	\$274,160	\$41,124	\$1,213,953	14	8
34	\$287,868	\$43,180	\$1,342,110	14	8
35	\$302,261	\$45,339	\$1,481,397	14	8
36	\$325,952	\$48,893	\$1,633,987	14	9
37	\$342,249	\$51,337	\$1,799,704	14	9
38	\$359,362	\$53,904	\$1,979,587	14	9
39	\$387,260	\$58,089	\$2,176,247	14	10
40	\$406,623	\$60,993	\$2,389,578	14	10

OFFICER RETIREMENT ACCUMULATION

10

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,963	\$3,593	\$3,593	7	3
2	\$21,616	\$3,891	\$7,736	7	4
3	\$24,375	\$4,387	\$12,665	8	3
4	\$26,394	\$4,751	\$18,302	8	4
5	\$29,684	\$5,343	\$24,926	9	3
6	\$32,142	\$5,786	\$32,457	9	4
7	\$36,037	\$6,487	\$41,215	10	3
8	\$39,021	\$7,024	\$51,124	10	4
9	\$43,653	\$7,858	\$62,560	11	3
10	\$47,267	\$8,508	\$75,448	11	4
11	\$49,631	\$8,934	\$89,662	11	4
12	\$53,691	\$9,664	\$105,603	11	5
13	\$61,610	\$11,090	\$124,085	12	2
14	\$66,777	\$12,020	\$144,791	12	3
15	\$72,307	\$13,015	\$167,942	12	4
16	\$75,923	\$13,666	\$193,364	12	4
17	\$86,178	\$15,512	\$222,411	13	1
18	\$93,502	\$16,830	\$254,810	13	2
19	\$101,343	\$18,242	\$290,889	13	3
20	\$109,735	\$19,752	\$331,003	13	4
21	\$123,780	\$22,280	\$376,454	14	1
22	\$134,302	\$24,174	\$426,980	14	2
23	\$145,566	\$26,202	\$483,070	14	3
24	\$157,620	\$28,372	\$545,257	14	4
25	\$165,501	\$29,790	\$613,215	14	4
26	\$179,042	\$32,228	\$688,368	14	5
27	\$187,994	\$33,839	\$770,393	14	5
28	\$203,200	\$36,576	\$860,896	14	6
29	\$213,360	\$38,405	\$959,564	14	6
30	\$230,429	\$41,477	\$1,068,210	14	7
31	\$241,950	\$43,551	\$1,186,536	14	7
32	\$254,048	\$45,729	\$1,315,322	14	7
33	\$274,160	\$49,349	\$1,456,743	14	8
34	\$287,868	\$51,816	\$1,610,532	14	8
35	\$302,261	\$54,407	\$1,777,676	14	8
36	\$325,952	\$58,671	\$1,960,785	14	9
37	\$342,249	\$61,605	\$2,159,644	14	9
38	\$359,362	\$64,685	\$2,375,505	14	9
39	\$387,260	\$69,707	\$2,611,497	14	10
40	\$406,623	\$73,192	\$2,867,494	14	10

OFFICER RETIREMENT ACCUMULATION

11

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$20,343	\$1,221	\$1,221	7	3
2	\$22,447	\$1,347	\$2,677	7	4
3	\$25,795	\$1,548	\$4,466	8	3
4	\$28,463	\$1,708	\$6,576	8	4
5	\$32,621	\$1,957	\$9,125	9	3
6	\$35,995	\$2,160	\$12,105	9	4
7	\$41,126	\$2,468	\$15,663	10	3
8	\$45,379	\$2,723	\$19,795	10	4
9	\$51,732	\$3,104	\$24,680	11	3
10	\$57,083	\$3,425	\$30,327	11	4
11	\$61,079	\$3,665	\$36,721	11	4
12	\$67,334	\$4,040	\$44,066	11	5
13	\$78,737	\$4,724	\$52,756	12	2
14	\$86,966	\$5,218	\$62,722	12	3
15	\$95,962	\$5,758	\$74,124	12	4
16	\$102,679	\$6,161	\$86,956	12	4
17	\$118,768	\$7,126	\$101,908	13	1
18	\$131,317	\$7,879	\$118,959	13	2
19	\$145,041	\$8,702	\$138,368	13	3
20	\$160,042	\$9,603	\$160,424	13	4
21	\$183,965	\$11,038	\$185,900	14	1
22	\$203,404	\$12,204	\$214,835	14	2
23	\$224,663	\$13,480	\$247,650	14	3
24	\$247,902	\$14,874	\$284,812	14	4
25	\$265,255	\$15,915	\$326,361	14	4
26	\$292,423	\$17,545	\$373,279	14	5
27	\$312,893	\$18,774	\$425,647	14	5
28	\$344,643	\$20,679	\$484,634	14	6
29	\$368,768	\$22,126	\$550,377	14	6
30	\$405,855	\$24,351	\$624,263	14	7
31	\$434,265	\$26,056	\$706,502	14	7
32	\$464,663	\$27,880	\$797,967	14	7
33	\$511,001	\$30,660	\$900,444	14	8
34	\$546,771	\$32,806	\$1,014,291	14	8
35	\$585,045	\$35,103	\$1,140,679	14	8
36	\$642,917	\$38,575	\$1,281,915	14	9
37	\$687,921	\$41,275	\$1,438,563	14	9
38	\$736,075	\$44,165	\$1,612,198	14	9
39	\$808,327	\$48,500	\$1,805,796	14	10
40	\$864,910	\$51,895	\$2,020,212	14	10

OFFICER RETIREMENT ACCUMULATION

12

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$20,343	\$1,831	\$1,831	7	3
2	\$22,447	\$2,020	\$4,016	7	4
3	\$25,795	\$2,322	\$6,699	8	3
4	\$28,463	\$2,562	\$9,863	8	4
5	\$32,621	\$2,936	\$13,687	9	3
6	\$35,995	\$3,240	\$18,158	9	4
7	\$41,126	\$3,701	\$23,494	10	3
8	\$45,379	\$4,084	\$29,692	10	4
9	\$51,732	\$4,656	\$37,021	11	3
10	\$57,083	\$5,137	\$45,490	11	4
11	\$61,079	\$5,497	\$55,081	11	4
12	\$67,334	\$6,060	\$66,098	11	5
13	\$78,737	\$7,086	\$79,134	12	2
14	\$86,966	\$7,827	\$94,083	12	3
15	\$95,962	\$8,637	\$111,186	12	4
16	\$102,679	\$9,241	\$130,434	12	4
17	\$118,768	\$10,689	\$152,863	13	1
18	\$131,317	\$11,819	\$178,439	13	2
19	\$145,041	\$13,054	\$207,552	13	3
20	\$160,042	\$14,404	\$240,635	13	4
21	\$183,965	\$16,557	\$278,850	14	1
22	\$203,404	\$18,306	\$322,252	14	2
23	\$224,663	\$20,220	\$371,475	14	3
24	\$247,902	\$22,311	\$427,219	14	4
25	\$265,255	\$23,873	\$489,541	14	4
26	\$292,423	\$26,318	\$559,918	14	5
27	\$312,893	\$28,160	\$638,471	14	5
28	\$344,643	\$31,018	\$726,951	14	6
29	\$368,768	\$33,189	\$825,566	14	6
30	\$405,855	\$36,527	\$936,394	14	7
31	\$434,265	\$39,084	\$1,059,753	14	7
32	\$464,663	\$41,820	\$1,196,951	14	7
33	\$511,001	\$45,990	\$1,350,666	14	8
34	\$546,771	\$49,209	\$1,521,436	14	8
35	\$585,045	\$52,654	\$1,711,019	14	8
36	\$642,917	\$57,862	\$1,922,873	14	9
37	\$687,921	\$61,913	\$2,157,845	14	9
38	\$736,075	\$66,247	\$2,418,297	14	9
39	\$808,327	\$72,749	\$2,708,694	14	10
40	\$864,910	\$77,842	\$3,030,318	14	10

OFFICER RETIREMENT ACCUMULATION

13

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$20,343	\$2,441	\$2,441	7	3
2	\$22,447	\$2,694	\$5,354	7	4
3	\$25,795	\$3,095	\$8,932	8	3
4	\$28,463	\$3,416	\$13,151	8	4
5	\$32,621	\$3,914	\$18,249	9	3
6	\$35,995	\$4,319	\$24,211	9	4
7	\$41,126	\$4,935	\$31,325	10	3
8	\$45,379	\$5,445	\$39,590	10	4
9	\$51,732	\$6,208	\$49,361	11	3
10	\$57,083	\$6,850	\$60,653	11	4
11	\$61,079	\$7,329	\$73,441	11	4
12	\$67,334	\$8,080	\$88,131	11	5
13	\$78,737	\$9,448	\$105,511	12	2
14	\$86,966	\$10,436	\$125,443	12	3
15	\$95,962	\$11,515	\$148,249	12	4
16	\$102,679	\$12,322	\$173,913	12	4
17	\$118,768	\$14,252	\$203,817	13	1
18	\$131,317	\$15,758	\$237,918	13	2
19	\$145,041	\$17,405	\$276,736	13	3
20	\$160,042	\$19,205	\$320,847	13	4
21	\$183,965	\$22,076	\$371,799	14	1
22	\$203,404	\$24,409	\$429,670	14	2
23	\$224,663	\$26,960	\$495,300	14	3
24	\$247,902	\$29,748	\$569,625	14	4
25	\$265,255	\$31,831	\$652,722	14	4
26	\$292,423	\$35,091	\$746,558	14	5
27	\$312,893	\$37,547	\$851,295	14	5
28	\$344,643	\$41,357	\$969,269	14	6
29	\$368,768	\$44,252	\$1,100,755	14	6
30	\$405,855	\$48,703	\$1,248,525	14	7
31	\$434,265	\$52,112	\$1,413,004	14	7
32	\$464,663	\$55,760	\$1,595,934	14	7
33	\$511,001	\$61,320	\$1,800,889	14	8
34	\$546,771	\$65,612	\$2,028,581	14	8
35	\$585,045	\$70,205	\$2,281,359	14	8
36	\$642,917	\$77,150	\$2,563,831	14	9
37	\$687,921	\$82,550	\$2,877,126	14	9
38	\$736,075	\$88,329	\$3,224,397	14	9
39	\$808,327	\$96,999	\$3,611,591	14	10
40	\$864,910	\$103,789	\$4,040,424	14	10

OFFICER RETIREMENT ACCUMULATION

14

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$20,343	\$3,051	\$3,051	7	3
2	\$22,447	\$3,367	\$6,693	7	4
3	\$25,795	\$3,869	\$11,165	8	3
4	\$28,463	\$4,269	\$16,439	8	4
5	\$32,621	\$4,893	\$22,811	9	3
6	\$35,995	\$5,399	\$30,264	9	4
7	\$41,126	\$6,169	\$39,156	10	3
8	\$45,379	\$6,807	\$49,487	10	4
9	\$51,732	\$7,760	\$61,701	11	3
10	\$57,083	\$8,562	\$75,816	11	4
11	\$61,079	\$9,162	\$91,802	11	4
12	\$67,334	\$10,100	\$110,164	11	5
13	\$78,737	\$11,811	\$131,889	12	2
14	\$86,966	\$13,045	\$156,804	12	3
15	\$95,962	\$14,394	\$185,311	12	4
16	\$102,679	\$15,402	\$217,391	12	4
17	\$118,768	\$17,815	\$254,771	13	1
18	\$131,317	\$19,698	\$297,398	13	2
19	\$145,041	\$21,756	\$345,920	13	3
20	\$160,042	\$24,006	\$401,059	13	4
21	\$183,965	\$27,595	\$464,749	14	1
22	\$203,404	\$30,511	\$537,087	14	2
23	\$224,663	\$33,699	\$619,125	14	3
24	\$247,902	\$37,185	\$712,031	14	4
25	\$265,255	\$39,788	\$815,902	14	4
26	\$292,423	\$43,864	\$933,197	14	5
27	\$312,893	\$46,934	\$1,064,119	14	5
28	\$344,643	\$51,696	\$1,211,586	14	6
29	\$368,768	\$55,315	\$1,375,943	14	6
30	\$405,855	\$60,878	\$1,560,657	14	7
31	\$434,265	\$65,140	\$1,766,255	14	7
32	\$464,663	\$69,700	\$1,994,918	14	7
33	\$511,001	\$76,650	\$2,251,111	14	8
34	\$546,771	\$82,016	\$2,535,726	14	8
35	\$585,045	\$87,757	\$2,851,698	14	8
36	\$642,917	\$96,437	\$3,204,789	14	9
37	\$687,921	\$103,188	\$3,596,408	14	9
38	\$736,075	\$110,411	\$4,030,496	14	9
39	\$808,327	\$121,249	\$4,514,489	14	10
40	\$864,910	\$129,736	\$5,050,530	14	10

OFFICER RETIREMENT ACCUMULATION

15

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$20,343	\$3,662	\$3,662	7	3
2	\$22,447	\$4,040	\$8,032	7	4
3	\$25,795	\$4,643	\$13,398	8	3
4	\$28,463	\$5,123	\$19,727	8	4
5	\$32,621	\$5,872	\$27,374	9	3
6	\$35,995	\$6,479	\$36,316	9	4
7	\$41,126	\$7,403	\$46,988	10	3
8	\$45,379	\$8,168	\$59,385	10	4
9	\$51,732	\$9,312	\$74,041	11	3
10	\$57,083	\$10,275	\$90,980	11	4
11	\$61,079	\$10,994	\$110,162	11	4
12	\$67,334	\$12,120	\$132,197	11	5
13	\$78,737	\$14,173	\$158,267	12	2
14	\$86,966	\$15,654	\$188,165	12	3
15	\$95,962	\$17,273	\$222,373	12	4
16	\$102,679	\$18,482	\$260,869	12	4
17	\$118,768	\$21,378	\$305,725	13	1
18	\$131,317	\$23,637	\$356,878	13	2
19	\$145,041	\$26,107	\$415,104	13	3
20	\$160,042	\$28,808	\$481,271	13	4
21	\$183,965	\$33,114	\$557,699	14	1
22	\$203,404	\$36,613	\$644,505	14	2
23	\$224,663	\$40,439	\$742,950	14	3
24	\$247,902	\$44,622	\$854,437	14	4
25	\$265,255	\$47,746	\$979,083	14	4
26	\$292,423	\$52,636	\$1,119,836	14	5
27	\$312,893	\$56,321	\$1,276,942	14	5
28	\$344,643	\$62,036	\$1,453,903	14	6
29	\$368,768	\$66,378	\$1,651,132	14	6
30	\$405,855	\$73,054	\$1,872,788	14	7
31	\$434,265	\$78,168	\$2,119,507	14	7
32	\$464,663	\$83,639	\$2,393,902	14	7
33	\$511,001	\$91,980	\$2,701,333	14	8
34	\$546,771	\$98,419	\$3,042,872	14	8
35	\$585,045	\$105,308	\$3,422,038	14	8
36	\$642,917	\$115,725	\$3,845,746	14	9
37	\$687,921	\$123,826	\$4,315,689	14	9
38	\$736,075	\$132,494	\$4,836,595	14	9
39	\$808,327	\$145,499	\$5,417,387	14	10
40	\$864,910	\$155,684	\$6,060,636	14	10

TECH RETIREMENT ACCUMULATION

16

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,822	\$889	\$889	5	1
2	\$17,017	\$1,021	\$1,955	6	1
3	\$19,477	\$1,169	\$3,221	7	1
4	\$22,218	\$1,333	\$4,715	8	1
5	\$25,277	\$1,517	\$6,468	9	1
6	\$26,903	\$1,614	\$8,405	9	2
7	\$28,604	\$1,716	\$10,542	9	3
8	\$30,383	\$1,823	\$12,892	9	4
9	\$31,295	\$1,878	\$15,414	9	4
10	\$33,211	\$1,993	\$18,177	9	5
11	\$34,207	\$2,052	\$21,139	9	5
12	\$36,270	\$2,176	\$24,372	9	6
13	\$37,358	\$2,241	\$27,832	9	6
14	\$39,578	\$2,375	\$31,598	9	7
15	\$40,766	\$2,446	\$35,624	9	7
16	\$42,382	\$2,543	\$39,948	10	4
17	\$43,653	\$2,619	\$44,565	10	4
18	\$46,325	\$2,779	\$49,573	10	5
19	\$47,715	\$2,863	\$54,914	10	5
20	\$49,235	\$2,954	\$60,614	11	2
21	\$52,347	\$3,141	\$66,785	11	3
22	\$55,601	\$3,336	\$73,461	11	4
23	\$57,270	\$3,436	\$80,570	11	4
24	\$60,774	\$3,646	\$88,245	11	5
25	\$62,598	\$3,756	\$96,413	11	5
26	\$66,371	\$3,982	\$105,216	11	6
27	\$68,362	\$4,102	\$114,578	11	6
28	\$72,424	\$4,345	\$124,653	11	7
29	\$74,597	\$4,476	\$135,361	11	7
30	\$76,835	\$4,610	\$146,739	11	7
31	\$81,338	\$4,880	\$158,957	11	8
32	\$83,778	\$5,027	\$171,931	11	8
33	\$86,291	\$5,177	\$185,705	11	8
34	\$91,281	\$5,477	\$200,467	11	9
35	\$94,020	\$5,641	\$216,132	11	9
36	\$96,840	\$5,810	\$232,749	11	9
37	\$102,369	\$6,142	\$250,529	11	10
38	\$105,440	\$6,326	\$269,381	11	10
39	\$108,604	\$6,516	\$289,367	11	10
40	\$111,862	\$6,712	\$310,547	11	10

TECH RETIREMENT ACCUMULATION

17

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,822	\$1,334	\$1,334	5	1
2	\$17,017	\$1,532	\$2,932	6	1
3	\$19,477	\$1,753	\$4,832	7	1
4	\$22,218	\$2,000	\$7,073	8	1
5	\$25,277	\$2,275	\$9,701	9	1
6	\$26,903	\$2,421	\$12,608	9	2
7	\$28,604	\$2,574	\$15,813	9	3
8	\$30,383	\$2,735	\$19,338	9	4
9	\$31,295	\$2,817	\$23,121	9	4
10	\$33,211	\$2,989	\$27,266	9	5
11	\$34,207	\$3,079	\$31,708	9	5
12	\$36,270	\$3,264	\$36,558	9	6
13	\$37,358	\$3,362	\$41,748	9	6
14	\$39,578	\$3,562	\$47,397	9	7
15	\$40,766	\$3,669	\$53,436	9	7
16	\$42,382	\$3,814	\$59,922	10	4
17	\$43,653	\$3,929	\$66,847	10	4
18	\$46,325	\$4,169	\$74,359	10	5
19	\$47,715	\$4,294	\$82,371	10	5
20	\$49,235	\$4,431	\$90,921	11	2
21	\$52,347	\$4,711	\$100,178	11	3
22	\$55,601	\$5,004	\$110,191	11	4
23	\$57,270	\$5,154	\$120,855	11	4
24	\$60,774	\$5,470	\$132,367	11	5
25	\$62,598	\$5,634	\$144,619	11	5
26	\$66,371	\$5,973	\$157,824	11	6
27	\$68,362	\$6,153	\$171,868	11	6
28	\$72,424	\$6,518	\$186,979	11	7
29	\$74,597	\$6,714	\$203,042	11	7
30	\$76,835	\$6,915	\$220,109	11	7
31	\$81,338	\$7,320	\$238,435	11	8
32	\$83,778	\$7,540	\$257,897	11	8
33	\$86,291	\$7,766	\$278,558	11	8
34	\$91,281	\$8,215	\$300,701	11	9
35	\$94,020	\$8,462	\$324,198	11	9
36	\$96,840	\$8,716	\$349,123	11	9
37	\$102,369	\$9,213	\$375,793	11	10
38	\$105,440	\$9,490	\$404,072	11	10
39	\$108,604	\$9,774	\$434,050	11	10
40	\$111,862	\$10,068	\$465,820	11	10

TECH RETIREMENT ACCUMULATION

18

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,822	\$1,779	\$1,779	5	1
2	\$17,017	\$2,042	\$3,910	6	1
3	\$19,477	\$2,337	\$6,442	7	1
4	\$22,218	\$2,666	\$9,430	8	1
5	\$25,277	\$3,033	\$12,935	9	1
6	\$26,903	\$3,228	\$16,810	9	2
7	\$28,604	\$3,433	\$21,083	9	3
8	\$30,383	\$3,646	\$25,784	9	4
9	\$31,295	\$3,755	\$30,828	9	4
10	\$33,211	\$3,985	\$36,355	9	5
11	\$34,207	\$4,105	\$42,277	9	5
12	\$36,270	\$4,352	\$48,744	9	6
13	\$37,358	\$4,483	\$55,664	9	6
14	\$39,578	\$4,749	\$63,196	9	7
15	\$40,766	\$4,892	\$71,248	9	7
16	\$42,382	\$5,086	\$79,896	10	4
17	\$43,653	\$5,238	\$89,130	10	4
18	\$46,325	\$5,559	\$99,145	10	5
19	\$47,715	\$5,726	\$109,828	10	5
20	\$49,235	\$5,908	\$121,228	11	2
21	\$52,347	\$6,282	\$133,571	11	3
22	\$55,601	\$6,672	\$146,921	11	4
23	\$57,270	\$6,872	\$161,140	11	4
24	\$60,774	\$7,293	\$176,490	11	5
25	\$62,598	\$7,512	\$192,826	11	5
26	\$66,371	\$7,965	\$210,432	11	6
27	\$68,362	\$8,203	\$229,157	11	6
28	\$72,424	\$8,691	\$249,306	11	7
29	\$74,597	\$8,952	\$270,723	11	7
30	\$76,835	\$9,220	\$293,479	11	7
31	\$81,338	\$9,761	\$317,913	11	8
32	\$83,778	\$10,053	\$343,862	11	8
33	\$86,291	\$10,355	\$371,410	11	8
34	\$91,281	\$10,954	\$400,935	11	9
35	\$94,020	\$11,282	\$432,264	11	9
36	\$96,840	\$11,621	\$465,498	11	9
37	\$102,369	\$12,284	\$501,057	11	10
38	\$105,440	\$12,653	\$538,763	11	10
39	\$108,604	\$13,032	\$578,733	11	10
40	\$111,862	\$13,423	\$621,093	11	10

TECH RETIREMENT ACCUMULATION

19

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,822	\$2,223	\$2,223	5	1
2	\$17,017	\$2,553	\$4,887	6	1
3	\$19,477	\$2,922	\$8,053	7	1
4	\$22,218	\$3,333	\$11,788	8	1
5	\$25,277	\$3,792	\$16,169	9	1
6	\$26,903	\$4,035	\$21,013	9	2
7	\$28,604	\$4,291	\$26,354	9	3
8	\$30,383	\$4,558	\$32,229	9	4
9	\$31,295	\$4,694	\$38,535	9	4
10	\$33,211	\$4,982	\$45,444	9	5
11	\$34,207	\$5,131	\$52,847	9	5
12	\$36,270	\$5,440	\$60,930	9	6
13	\$37,358	\$5,604	\$69,580	9	6
14	\$39,578	\$5,937	\$78,996	9	7
15	\$40,766	\$6,115	\$89,060	9	7
16	\$42,382	\$6,357	\$99,871	10	4
17	\$43,653	\$6,548	\$111,412	10	4
18	\$46,325	\$6,949	\$123,931	10	5
19	\$47,715	\$7,157	\$137,285	10	5
20	\$49,235	\$7,385	\$151,535	11	2
21	\$52,347	\$7,852	\$166,963	11	3
22	\$55,601	\$8,340	\$183,652	11	4
23	\$57,270	\$8,590	\$201,425	11	4
24	\$60,774	\$9,116	\$220,612	11	5
25	\$62,598	\$9,390	\$241,032	11	5
26	\$66,371	\$9,956	\$263,040	11	6
27	\$68,362	\$10,254	\$286,446	11	6
28	\$72,424	\$10,864	\$311,632	11	7
29	\$74,597	\$11,190	\$338,403	11	7
30	\$76,835	\$11,525	\$366,849	11	7
31	\$81,338	\$12,201	\$397,392	11	8
32	\$83,778	\$12,567	\$429,828	11	8
33	\$86,291	\$12,944	\$464,263	11	8
34	\$91,281	\$13,692	\$501,168	11	9
35	\$94,020	\$14,103	\$540,330	11	9
36	\$96,840	\$14,526	\$581,872	11	9
37	\$102,369	\$15,355	\$626,321	11	10
38	\$105,440	\$15,816	\$673,453	11	10
39	\$108,604	\$16,291	\$723,417	11	10
40	\$111,862	\$16,779	\$776,367	11	10

TECH RETIREMENT ACCUMULATION

20

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$14,822	\$2,668	\$2,668	5	1
2	\$17,017	\$3,063	\$5,864	6	1
3	\$19,477	\$3,506	\$9,663	7	1
4	\$22,218	\$3,999	\$14,146	8	1
5	\$25,277	\$4,550	\$19,403	9	1
6	\$26,903	\$4,843	\$25,216	9	2
7	\$28,604	\$5,149	\$31,625	9	3
8	\$30,383	\$5,469	\$38,675	9	4
9	\$31,295	\$5,633	\$46,242	9	4
10	\$33,211	\$5,978	\$54,532	9	5
11	\$34,207	\$6,157	\$63,416	9	5
12	\$36,270	\$6,529	\$73,116	9	6
13	\$37,358	\$6,724	\$83,496	9	6
14	\$39,578	\$7,124	\$94,795	9	7
15	\$40,766	\$7,338	\$106,872	9	7
16	\$42,382	\$7,629	\$119,845	10	4
17	\$43,653	\$7,858	\$133,695	10	4
18	\$46,325	\$8,338	\$148,718	10	5
19	\$47,715	\$8,589	\$164,742	10	5
20	\$49,235	\$8,862	\$181,842	11	2
21	\$52,347	\$9,422	\$200,356	11	3
22	\$55,601	\$10,008	\$220,382	11	4
23	\$57,270	\$10,309	\$241,710	11	4
24	\$60,774	\$10,939	\$264,735	11	5
25	\$62,598	\$11,268	\$289,239	11	5
26	\$66,371	\$11,947	\$315,648	11	6
27	\$68,362	\$12,305	\$343,735	11	6
28	\$72,424	\$13,036	\$373,959	11	7
29	\$74,597	\$13,427	\$406,084	11	7
30	\$76,835	\$13,830	\$440,218	11	7
31	\$81,338	\$14,641	\$476,870	11	8
32	\$83,778	\$15,080	\$515,794	11	8
33	\$86,291	\$15,532	\$557,116	11	8
34	\$91,281	\$16,431	\$601,402	11	9
35	\$94,020	\$16,924	\$648,396	11	9
36	\$96,840	\$17,431	\$698,247	11	9
37	\$102,369	\$18,426	\$751,586	11	10
38	\$105,440	\$18,979	\$808,144	11	10
39	\$108,604	\$19,549	\$868,100	11	10
40	\$111,862	\$20,135	\$931,640	11	10

TECH RETIREMENT ACCUMULATION

21

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,109	\$907	\$907	5	1
2	\$17,684	\$1,061	\$2,031	6	1
3	\$20,634	\$1,238	\$3,411	7	1
4	\$23,994	\$1,440	\$5,090	8	1
5	\$27,828	\$1,670	\$7,116	9	1
6	\$30,194	\$1,812	\$9,425	9	2
7	\$32,726	\$1,964	\$12,049	9	3
8	\$35,437	\$2,126	\$15,018	9	4
9	\$37,209	\$2,233	\$18,302	9	4
10	\$40,253	\$2,415	\$21,998	9	5
11	\$42,266	\$2,536	\$26,074	9	5
12	\$45,685	\$2,741	\$30,641	9	6
13	\$47,969	\$2,878	\$35,664	9	6
14	\$51,807	\$3,108	\$41,268	9	7
15	\$54,397	\$3,264	\$47,421	9	7
16	\$57,652	\$3,459	\$54,200	10	4
17	\$60,534	\$3,632	\$61,626	10	4
18	\$65,487	\$3,929	\$69,869	10	5
19	\$68,761	\$4,126	\$78,885	10	5
20	\$72,329	\$4,340	\$88,747	11	2
21	\$78,394	\$4,704	\$99,663	11	3
22	\$84,885	\$5,093	\$111,732	11	4
23	\$89,129	\$5,348	\$124,901	11	4
24	\$96,421	\$5,785	\$139,430	11	5
25	\$101,242	\$6,075	\$155,264	11	5
26	\$109,429	\$6,566	\$172,699	11	6
27	\$114,901	\$6,894	\$191,682	11	6
28	\$124,092	\$7,446	\$212,545	11	7
29	\$130,296	\$7,818	\$235,241	11	7
30	\$136,811	\$8,209	\$259,916	11	7
31	\$147,641	\$8,858	\$286,969	11	8
32	\$155,023	\$9,301	\$316,358	11	8
33	\$162,774	\$9,766	\$348,269	11	8
34	\$175,530	\$10,532	\$383,180	11	9
35	\$184,307	\$11,058	\$421,061	11	9
36	\$193,522	\$11,611	\$462,147	11	9
37	\$208,544	\$12,513	\$507,010	11	10
38	\$218,971	\$13,138	\$555,638	11	10
39	\$229,919	\$13,795	\$608,328	11	10
40	\$241,415	\$14,485	\$665,396	11	10

TECH RETIREMENT ACCUMULATION

22

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,109	\$1,360	\$1,360	5	1
2	\$17,684	\$1,592	\$3,047	6	1
3	\$20,634	\$1,857	\$5,117	7	1
4	\$23,994	\$2,159	\$7,635	8	1
5	\$27,828	\$2,505	\$10,673	9	1
6	\$30,194	\$2,717	\$14,138	9	2
7	\$32,726	\$2,945	\$18,073	9	3
8	\$35,437	\$3,189	\$22,528	9	4
9	\$37,209	\$3,349	\$27,453	9	4
10	\$40,253	\$3,623	\$32,998	9	5
11	\$42,266	\$3,804	\$39,112	9	5
12	\$45,685	\$4,112	\$45,961	9	6
13	\$47,969	\$4,317	\$53,495	9	6
14	\$51,807	\$4,663	\$61,903	9	7
15	\$54,397	\$4,896	\$71,132	9	7
16	\$57,652	\$5,189	\$81,300	10	4
17	\$60,534	\$5,448	\$92,439	10	4
18	\$65,487	\$5,894	\$104,803	10	5
19	\$68,761	\$6,188	\$118,328	10	5
20	\$72,329	\$6,510	\$133,120	11	2
21	\$78,394	\$7,055	\$149,494	11	3
22	\$84,885	\$7,640	\$167,599	11	4
23	\$89,129	\$8,022	\$187,352	11	4
24	\$96,421	\$8,678	\$209,145	11	5
25	\$101,242	\$9,112	\$232,897	11	5
26	\$109,429	\$9,849	\$259,048	11	6
27	\$114,901	\$10,341	\$287,522	11	6
28	\$124,092	\$11,168	\$318,817	11	7
29	\$130,296	\$11,727	\$352,861	11	7
30	\$136,811	\$12,313	\$389,874	11	7
31	\$147,641	\$13,288	\$430,453	11	8
32	\$155,023	\$13,952	\$474,537	11	8
33	\$162,774	\$14,650	\$522,404	11	8
34	\$175,530	\$15,798	\$574,770	11	9
35	\$184,307	\$16,588	\$631,592	11	9
36	\$193,522	\$17,417	\$693,220	11	9
37	\$208,544	\$18,769	\$760,514	11	10
38	\$218,971	\$19,707	\$833,458	11	10
39	\$229,919	\$20,693	\$912,492	11	10
40	\$241,415	\$21,727	\$998,094	11	10

TECH RETIREMENT ACCUMULATION

23

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,109	\$1,813	\$1,813	5	1
2	\$17,684	\$2,122	\$4,062	6	1
3	\$20,634	\$2,476	\$6,823	7	1
4	\$23,994	\$2,879	\$10,179	8	1
5	\$27,828	\$3,339	\$14,231	9	1
6	\$30,194	\$3,623	\$18,851	9	2
7	\$32,726	\$3,927	\$24,097	9	3
8	\$35,437	\$4,252	\$30,037	9	4
9	\$37,209	\$4,465	\$36,604	9	4
10	\$40,253	\$4,830	\$43,997	9	5
11	\$42,266	\$5,072	\$52,149	9	5
12	\$45,685	\$5,482	\$61,281	9	6
13	\$47,969	\$5,756	\$71,327	9	6
14	\$51,807	\$6,217	\$82,537	9	7
15	\$54,397	\$6,528	\$94,842	9	7
16	\$57,652	\$6,918	\$108,399	10	4
17	\$60,534	\$7,264	\$123,252	10	4
18	\$65,487	\$7,858	\$139,738	10	5
19	\$68,761	\$8,251	\$157,770	10	5
20	\$72,329	\$8,679	\$177,494	11	2
21	\$78,394	\$9,407	\$199,326	11	3
22	\$84,885	\$10,186	\$223,465	11	4
23	\$89,129	\$10,696	\$249,803	11	4
24	\$96,421	\$11,570	\$278,859	11	5
25	\$101,242	\$12,149	\$310,529	11	5
26	\$109,429	\$13,132	\$345,397	11	6
27	\$114,901	\$13,788	\$383,363	11	6
28	\$124,092	\$14,891	\$425,090	11	7
29	\$130,296	\$15,636	\$470,481	11	7
30	\$136,811	\$16,417	\$519,832	11	7
31	\$147,641	\$17,717	\$573,938	11	8
32	\$155,023	\$18,603	\$632,716	11	8
33	\$162,774	\$19,533	\$696,539	11	8
34	\$175,530	\$21,064	\$766,360	11	9
35	\$184,307	\$22,117	\$842,122	11	9
36	\$193,522	\$23,223	\$924,293	11	9
37	\$208,544	\$25,025	\$1,014,019	11	10
38	\$218,971	\$26,276	\$1,111,277	11	10
39	\$229,919	\$27,590	\$1,216,657	11	10
40	\$241,415	\$28,970	\$1,330,792	11	10

TECH RETIREMENT ACCUMULATION

24

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,109	\$2,266	\$2,266	5	1
2	\$17,684	\$2,653	\$5,078	6	1
3	\$20,634	\$3,095	\$8,528	7	1
4	\$23,994	\$3,599	\$12,724	8	1
5	\$27,828	\$4,174	\$17,789	9	1
6	\$30,194	\$4,529	\$23,563	9	2
7	\$32,726	\$4,909	\$30,122	9	3
8	\$35,437	\$5,316	\$37,546	9	4
9	\$37,209	\$5,581	\$45,755	9	4
10	\$40,253	\$6,038	\$54,996	9	5
11	\$42,266	\$6,340	\$65,186	9	5
12	\$45,685	\$6,853	\$76,602	9	6
13	\$47,969	\$7,195	\$89,159	9	6
14	\$51,807	\$7,771	\$103,171	9	7
15	\$54,397	\$8,160	\$118,553	9	7
16	\$57,652	\$8,648	\$135,499	10	4
17	\$60,534	\$9,080	\$154,064	10	4
18	\$65,487	\$9,823	\$174,672	10	5
19	\$68,761	\$10,314	\$197,213	10	5
20	\$72,329	\$10,849	\$221,867	11	2
21	\$78,394	\$11,759	\$249,157	11	3
22	\$84,885	\$12,733	\$279,331	11	4
23	\$89,129	\$13,369	\$312,253	11	4
24	\$96,421	\$14,463	\$348,574	11	5
25	\$101,242	\$15,186	\$388,161	11	5
26	\$109,429	\$16,414	\$431,747	11	6
27	\$114,901	\$17,235	\$479,204	11	6
28	\$124,092	\$18,614	\$531,362	11	7
29	\$130,296	\$19,544	\$588,102	11	7
30	\$136,811	\$20,522	\$649,790	11	7
31	\$147,641	\$22,146	\$717,422	11	8
32	\$155,023	\$23,253	\$790,895	11	8
33	\$162,774	\$24,416	\$870,674	11	8
34	\$175,530	\$26,330	\$957,950	11	9
35	\$184,307	\$27,646	\$1,052,653	11	9
36	\$193,522	\$29,028	\$1,155,367	11	9
37	\$208,544	\$31,282	\$1,267,524	11	10
38	\$218,971	\$32,846	\$1,389,096	11	10
39	\$229,919	\$34,488	\$1,520,821	11	10
40	\$241,415	\$36,212	\$1,663,491	11	10

TECH RETIREMENT ACCUMULATION

25

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,109	\$2,720	\$2,720	5	1
2	\$17,684	\$3,183	\$6,093	6	1
3	\$20,634	\$3,714	\$10,234	7	1
4	\$23,994	\$4,319	\$15,269	8	1
5	\$27,828	\$5,009	\$21,347	9	1
6	\$30,194	\$5,435	\$28,276	9	2
7	\$32,726	\$5,891	\$36,146	9	3
8	\$35,437	\$6,379	\$45,055	9	4
9	\$37,209	\$6,698	\$54,906	9	4
10	\$40,253	\$7,246	\$65,995	9	5
11	\$42,266	\$7,608	\$78,223	9	5
12	\$45,685	\$8,223	\$91,922	9	6
13	\$47,969	\$8,634	\$106,991	9	6
14	\$51,807	\$9,325	\$123,805	9	7
15	\$54,397	\$9,792	\$142,263	9	7
16	\$57,652	\$10,377	\$162,599	10	4
17	\$60,534	\$10,896	\$184,877	10	4
18	\$65,487	\$11,788	\$209,606	10	5
19	\$68,761	\$12,377	\$236,656	10	5
20	\$72,329	\$13,019	\$266,241	11	2
21	\$78,394	\$14,111	\$298,989	11	3
22	\$84,885	\$15,279	\$335,197	11	4
23	\$89,129	\$16,043	\$374,704	11	4
24	\$96,421	\$17,356	\$418,289	11	5
25	\$101,242	\$18,224	\$465,793	11	5
26	\$109,429	\$19,697	\$518,096	11	6
27	\$114,901	\$20,682	\$575,045	11	6
28	\$124,092	\$22,337	\$637,634	11	7
29	\$130,296	\$23,453	\$705,722	11	7
30	\$136,811	\$24,626	\$779,749	11	7
31	\$147,641	\$26,575	\$860,906	11	8
32	\$155,023	\$27,904	\$949,074	11	8
33	\$162,774	\$29,299	\$1,044,808	11	8
34	\$175,530	\$31,595	\$1,149,540	11	9
35	\$184,307	\$33,175	\$1,263,183	11	9
36	\$193,522	\$34,834	\$1,386,440	11	9
37	\$208,544	\$37,538	\$1,521,029	11	10
38	\$218,971	\$39,415	\$1,666,915	11	10
39	\$229,919	\$41,385	\$1,824,985	11	10
40	\$241,415	\$43,455	\$1,996,189	11	10

TECH RETIREMENT ACCUMULATION

26

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,397	\$924	\$924	5	1
2	\$18,364	\$1,102	\$2,109	6	1
3	\$21,835	\$1,310	\$3,609	7	1
4	\$25,875	\$1,553	\$5,486	8	1
5	\$30,581	\$1,835	\$7,815	9	1
6	\$33,813	\$2,029	\$10,547	9	2
7	\$37,347	\$2,241	\$13,737	9	3
8	\$41,211	\$2,473	\$17,446	9	4
9	\$44,095	\$2,646	\$21,662	9	4
10	\$48,612	\$2,917	\$26,528	9	5
11	\$52,015	\$3,121	\$32,036	9	5
12	\$57,294	\$3,438	\$38,357	9	6
13	\$61,304	\$3,678	\$45,488	9	6
14	\$67,470	\$4,048	\$53,630	9	7
15	\$72,193	\$4,332	\$62,788	9	7
16	\$77,970	\$4,678	\$73,117	10	4
17	\$83,427	\$5,006	\$84,703	10	4
18	\$91,971	\$5,518	\$97,845	10	5
19	\$98,409	\$5,905	\$112,555	10	5
20	\$105,488	\$6,329	\$129,014	11	2
21	\$116,511	\$6,991	\$147,616	11	3
22	\$128,561	\$7,714	\$168,616	11	4
23	\$137,561	\$8,254	\$192,045	11	4
24	\$151,649	\$9,099	\$218,428	11	5
25	\$162,264	\$9,736	\$247,822	11	5
26	\$178,727	\$10,724	\$280,850	11	6
27	\$191,238	\$11,474	\$317,600	11	6
28	\$210,469	\$12,628	\$358,812	11	7
29	\$225,202	\$13,512	\$404,618	11	7
30	\$240,966	\$14,458	\$455,491	11	7
31	\$264,993	\$15,900	\$512,385	11	8
32	\$283,543	\$17,013	\$575,512	11	8
33	\$303,391	\$18,203	\$645,512	11	8
34	\$333,399	\$20,004	\$723,612	11	9
35	\$356,737	\$21,404	\$810,141	11	9
36	\$381,708	\$22,902	\$905,956	11	9
37	\$419,172	\$25,150	\$1,012,642	11	10
38	\$448,514	\$26,911	\$1,130,691	11	10
39	\$479,910	\$28,795	\$1,261,248	11	10
40	\$513,504	\$30,810	\$1,405,571	11	10

TECH RETIREMENT ACCUMULATION

27

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,397	\$1,386	\$1,386	5	1
2	\$18,364	\$1,653	\$3,163	6	1
3	\$21,835	\$1,965	\$5,413	7	1
4	\$25,875	\$2,329	\$8,229	8	1
5	\$30,581	\$2,752	\$11,722	9	1
6	\$33,813	\$3,043	\$15,820	9	2
7	\$37,347	\$3,361	\$20,605	9	3
8	\$41,211	\$3,709	\$26,169	9	4
9	\$44,095	\$3,969	\$32,492	9	4
10	\$48,612	\$4,375	\$39,792	9	5
11	\$52,015	\$4,681	\$48,054	9	5
12	\$57,294	\$5,156	\$57,536	9	6
13	\$61,304	\$5,517	\$68,231	9	6
14	\$67,470	\$6,072	\$80,444	9	7
15	\$72,193	\$6,497	\$94,182	9	7
16	\$77,970	\$7,017	\$109,675	10	4
17	\$83,427	\$7,508	\$127,055	10	4
18	\$91,971	\$8,277	\$146,767	10	5
19	\$98,409	\$8,857	\$168,833	10	5
20	\$105,488	\$9,494	\$193,522	11	2
21	\$116,511	\$10,486	\$221,425	11	3
22	\$128,561	\$11,571	\$252,923	11	4
23	\$137,561	\$12,380	\$288,067	11	4
24	\$151,649	\$13,648	\$327,641	11	5
25	\$162,264	\$14,604	\$371,733	11	5
26	\$178,727	\$16,085	\$421,274	11	6
27	\$191,238	\$17,211	\$476,400	11	6
28	\$210,469	\$18,942	\$538,219	11	7
29	\$225,202	\$20,268	\$606,926	11	7
30	\$240,966	\$21,687	\$683,237	11	7
31	\$264,993	\$23,849	\$768,577	11	8
32	\$283,543	\$25,519	\$863,268	11	8
33	\$303,391	\$27,305	\$968,268	11	8
34	\$333,399	\$30,006	\$1,085,418	11	9
35	\$356,737	\$32,106	\$1,215,211	11	9
36	\$381,708	\$34,354	\$1,358,934	11	9
37	\$419,172	\$37,726	\$1,518,964	11	10
38	\$448,514	\$40,366	\$1,696,037	11	10
39	\$479,910	\$43,192	\$1,891,872	11	10
40	\$513,504	\$46,215	\$2,108,356	11	10

TECH RETIREMENT ACCUMULATION

28

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,397	\$1,848	\$1,848	5	1
2	\$18,364	\$2,204	\$4,218	6	1
3	\$21,835	\$2,620	\$7,217	7	1
4	\$25,875	\$3,105	\$10,972	8	1
5	\$30,581	\$3,670	\$15,629	9	1
6	\$33,813	\$4,058	\$21,093	9	2
7	\$37,347	\$4,482	\$27,474	9	3
8	\$41,211	\$4,945	\$34,891	9	4
9	\$44,095	\$5,291	\$43,323	9	4
10	\$48,612	\$5,833	\$53,056	9	5
11	\$52,015	\$6,242	\$64,073	9	5
12	\$57,294	\$6,875	\$76,714	9	6
13	\$61,304	\$7,356	\$90,975	9	6
14	\$67,470	\$8,096	\$107,259	9	7
15	\$72,193	\$8,663	\$125,576	9	7
16	\$77,970	\$9,356	\$146,234	10	4
17	\$83,427	\$10,011	\$169,406	10	4
18	\$91,971	\$11,037	\$195,689	10	5
19	\$98,409	\$11,809	\$225,110	10	5
20	\$105,488	\$12,659	\$258,029	11	2
21	\$116,511	\$13,981	\$295,233	11	3
22	\$128,561	\$15,427	\$337,231	11	4
23	\$137,561	\$16,507	\$384,089	11	4
24	\$151,649	\$18,198	\$436,855	11	5
25	\$162,264	\$19,472	\$495,644	11	5
26	\$178,727	\$21,447	\$561,699	11	6
27	\$191,238	\$22,949	\$635,200	11	6
28	\$210,469	\$25,256	\$717,625	11	7
29	\$225,202	\$27,024	\$809,235	11	7
30	\$240,966	\$28,916	\$910,982	11	7
31	\$264,993	\$31,799	\$1,024,770	11	8
32	\$283,543	\$34,025	\$1,151,024	11	8
33	\$303,391	\$36,407	\$1,291,023	11	8
34	\$333,399	\$40,008	\$1,447,223	11	9
35	\$356,737	\$42,808	\$1,620,282	11	9
36	\$381,708	\$45,805	\$1,811,912	11	9
37	\$419,172	\$50,301	\$2,025,285	11	10
38	\$448,514	\$53,822	\$2,261,382	11	10
39	\$479,910	\$57,589	\$2,522,496	11	10
40	\$513,504	\$61,620	\$2,811,141	11	10

TECH RETIREMENT ACCUMULATION

29

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,397	\$2,310	\$2,310	5	1
2	\$18,364	\$2,755	\$5,272	6	1
3	\$21,835	\$3,275	\$9,022	7	1
4	\$25,875	\$3,881	\$13,715	8	1
5	\$30,581	\$4,587	\$19,537	9	1
6	\$33,813	\$5,072	\$26,367	9	2
7	\$37,347	\$5,602	\$34,342	9	3
8	\$41,211	\$6,182	\$43,614	9	4
9	\$44,095	\$6,614	\$54,154	9	4
10	\$48,612	\$7,292	\$66,320	9	5
11	\$52,015	\$7,802	\$80,091	9	5
12	\$57,294	\$8,594	\$95,893	9	6
13	\$61,304	\$9,196	\$113,719	9	6
14	\$67,470	\$10,120	\$134,074	9	7
15	\$72,193	\$10,829	\$156,970	9	7
16	\$77,970	\$11,695	\$182,792	10	4
17	\$83,427	\$12,514	\$211,758	10	4
18	\$91,971	\$13,796	\$244,612	10	5
19	\$98,409	\$14,761	\$281,388	10	5
20	\$105,488	\$15,823	\$322,536	11	2
21	\$116,511	\$17,477	\$369,041	11	3
22	\$128,561	\$19,284	\$421,539	11	4
23	\$137,561	\$20,634	\$480,112	11	4
24	\$151,649	\$22,747	\$546,069	11	5
25	\$162,264	\$24,340	\$619,555	11	5
26	\$178,727	\$26,809	\$702,124	11	6
27	\$191,238	\$28,686	\$794,001	11	6
28	\$210,469	\$31,570	\$897,031	11	7
29	\$225,202	\$33,780	\$1,011,544	11	7
30	\$240,966	\$36,145	\$1,138,728	11	7
31	\$264,993	\$39,749	\$1,280,962	11	8
32	\$283,543	\$42,531	\$1,438,780	11	8
33	\$303,391	\$45,509	\$1,613,779	11	8
34	\$333,399	\$50,010	\$1,809,029	11	9
35	\$356,737	\$53,510	\$2,025,352	11	9
36	\$381,708	\$57,256	\$2,264,890	11	9
37	\$419,172	\$62,876	\$2,531,606	11	10
38	\$448,514	\$67,277	\$2,826,728	11	10
39	\$479,910	\$71,987	\$3,153,120	11	10
40	\$513,504	\$77,026	\$3,513,926	11	10

TECH RETIREMENT ACCUMULATION

30

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$15,397	\$2,772	\$2,772	5	1
2	\$18,364	\$3,306	\$6,327	6	1
3	\$21,835	\$3,930	\$10,826	7	1
4	\$25,875	\$4,658	\$16,458	8	1
5	\$30,581	\$5,505	\$23,444	9	1
6	\$33,813	\$6,086	\$31,640	9	2
7	\$37,347	\$6,723	\$41,210	9	3
8	\$41,211	\$7,418	\$52,337	9	4
9	\$44,095	\$7,937	\$64,985	9	4
10	\$48,612	\$8,750	\$79,584	9	5
11	\$52,015	\$9,363	\$96,109	9	5
12	\$57,294	\$10,313	\$115,071	9	6
13	\$61,304	\$11,035	\$136,463	9	6
14	\$67,470	\$12,145	\$160,889	9	7
15	\$72,193	\$12,995	\$188,364	9	7
16	\$77,970	\$14,035	\$219,351	10	4
17	\$83,427	\$15,017	\$254,109	10	4
18	\$91,971	\$16,555	\$293,534	10	5
19	\$98,409	\$17,714	\$337,666	10	5
20	\$105,488	\$18,988	\$387,043	11	2
21	\$116,511	\$20,972	\$442,849	11	3
22	\$128,561	\$23,141	\$505,847	11	4
23	\$137,561	\$24,761	\$576,134	11	4
24	\$151,649	\$27,297	\$655,283	11	5
25	\$162,264	\$29,208	\$743,466	11	5
26	\$178,727	\$32,171	\$842,549	11	6
27	\$191,238	\$34,423	\$952,801	11	6
28	\$210,469	\$37,884	\$1,076,437	11	7
29	\$225,202	\$40,536	\$1,213,853	11	7
30	\$240,966	\$43,374	\$1,366,474	11	7
31	\$264,993	\$47,699	\$1,537,155	11	8
32	\$283,543	\$51,038	\$1,726,537	11	8
33	\$303,391	\$54,610	\$1,936,535	11	8
34	\$333,399	\$60,012	\$2,170,835	11	9
35	\$356,737	\$64,213	\$2,430,423	11	9
36	\$381,708	\$68,707	\$2,717,868	11	9
37	\$419,172	\$75,451	\$3,037,927	11	10
38	\$448,514	\$80,733	\$3,392,074	11	10
39	\$479,910	\$86,384	\$3,783,744	11	10
40	\$513,504	\$92,431	\$4,216,712	11	10

CLER RETIREMENT ACCUMULATION

31

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,802	\$708	\$708	3	1
2	\$13,645	\$819	\$1,562	4	1
3	\$15,724	\$943	\$2,584	5	1
4	\$16,736	\$1,004	\$3,717	5	2
5	\$18,595	\$1,116	\$5,019	6	1
6	\$19,791	\$1,187	\$6,457	6	2
7	\$21,921	\$1,315	\$8,095	7	1
8	\$23,331	\$1,400	\$9,900	7	2
9	\$24,806	\$1,488	\$11,883	7	3
10	\$26,349	\$1,581	\$14,058	7	4
11	\$27,139	\$1,628	\$16,390	7	4
12	\$28,800	\$1,728	\$18,937	7	5
13	\$29,664	\$1,780	\$21,664	7	5
14	\$31,453	\$1,887	\$24,634	7	6
15	\$32,396	\$1,944	\$27,810	7	6
16	\$34,321	\$2,059	\$31,260	7	7
17	\$35,351	\$2,121	\$34,944	7	7
18	\$36,412	\$2,185	\$38,875	7	7
19	\$38,546	\$2,313	\$43,132	7	8
20	\$39,702	\$2,382	\$47,671	7	8
21	\$40,893	\$2,454	\$52,508	7	8
22	\$43,258	\$2,595	\$57,729	7	9
23	\$44,556	\$2,673	\$63,288	7	9
24	\$45,892	\$2,754	\$69,206	7	9
25	\$48,513	\$2,911	\$75,577	7	10
26	\$49,968	\$2,998	\$82,354	7	10
27	\$51,467	\$3,088	\$89,560	7	10
28	\$53,011	\$3,181	\$97,219	7	10
29	\$54,602	\$3,276	\$105,356	7	10
30	\$56,240	\$3,374	\$113,998	7	10
31	\$57,927	\$3,476	\$123,174	7	10
32	\$59,665	\$3,580	\$132,912	7	10
33	\$61,455	\$3,687	\$143,245	7	10
34	\$63,298	\$3,798	\$154,205	7	10
35	\$65,197	\$3,912	\$165,827	7	10
36	\$67,153	\$4,029	\$178,148	7	10
37	\$69,168	\$4,150	\$191,205	7	10
38	\$71,243	\$4,275	\$205,040	7	10
39	\$73,380	\$4,403	\$219,695	7	10
40	\$75,581	\$4,535	\$235,215	7	10

CLER RETIREMENT ACCUMULATION

32

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,802	\$1,062	\$1,062	3	1
2	\$13,645	\$1,228	\$2,343	4	1
3	\$15,724	\$1,415	\$3,876	5	1
4	\$16,736	\$1,506	\$5,576	5	2
5	\$18,595	\$1,674	\$7,528	6	1
6	\$19,791	\$1,781	\$9,686	6	2
7	\$21,921	\$1,973	\$12,143	7	1
8	\$23,331	\$2,100	\$14,850	7	2
9	\$24,806	\$2,233	\$17,825	7	3
10	\$26,349	\$2,371	\$21,088	7	4
11	\$27,139	\$2,443	\$24,584	7	4
12	\$28,800	\$2,592	\$28,406	7	5
13	\$29,664	\$2,670	\$32,496	7	5
14	\$31,453	\$2,831	\$36,951	7	6
15	\$32,396	\$2,916	\$41,715	7	6
16	\$34,321	\$3,089	\$46,889	7	7
17	\$35,351	\$3,182	\$52,415	7	7
18	\$36,412	\$3,277	\$58,313	7	7
19	\$38,546	\$3,469	\$64,698	7	8
20	\$39,702	\$3,573	\$71,506	7	8
21	\$40,893	\$3,680	\$78,762	7	8
22	\$43,258	\$3,893	\$86,593	7	9
23	\$44,556	\$4,010	\$94,933	7	9
24	\$45,892	\$4,130	\$103,810	7	9
25	\$48,513	\$4,366	\$113,366	7	10
26	\$49,968	\$4,497	\$123,532	7	10
27	\$51,467	\$4,632	\$134,340	7	10
28	\$53,011	\$4,771	\$145,828	7	10
29	\$54,602	\$4,914	\$158,034	7	10
30	\$56,240	\$5,062	\$170,997	7	10
31	\$57,927	\$5,213	\$184,760	7	10
32	\$59,665	\$5,370	\$199,368	7	10
33	\$61,455	\$5,531	\$214,868	7	10
34	\$63,298	\$5,697	\$231,308	7	10
35	\$65,197	\$5,868	\$248,741	7	10
36	\$67,153	\$6,044	\$267,222	7	10
37	\$69,168	\$6,225	\$286,808	7	10
38	\$71,243	\$6,412	\$307,560	7	10
39	\$73,380	\$6,604	\$329,542	7	10
40	\$75,581	\$6,802	\$352,822	7	10

CLER RETIREMENT ACCUMULATION

33

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,802	\$1,416	\$1,416	3	1
2	\$13,645	\$1,637	\$3,124	4	1
3	\$15,724	\$1,887	\$5,168	5	1
4	\$16,736	\$2,008	\$7,434	5	2
5	\$18,595	\$2,231	\$10,037	6	1
6	\$19,791	\$2,375	\$12,914	6	2
7	\$21,921	\$2,631	\$16,191	7	1
8	\$23,331	\$2,800	\$19,800	7	2
9	\$24,806	\$2,977	\$23,767	7	3
10	\$26,349	\$3,162	\$28,117	7	4
11	\$27,139	\$3,257	\$32,779	7	4
12	\$28,800	\$3,456	\$37,874	7	5
13	\$29,664	\$3,560	\$43,328	7	5
14	\$31,453	\$3,774	\$49,268	7	6
15	\$32,396	\$3,888	\$55,619	7	6
16	\$34,321	\$4,119	\$62,519	7	7
17	\$35,351	\$4,242	\$69,887	7	7
18	\$36,412	\$4,369	\$77,751	7	7
19	\$38,546	\$4,625	\$86,264	7	8
20	\$39,702	\$4,764	\$95,341	7	8
21	\$40,893	\$4,907	\$105,016	7	8
22	\$43,258	\$5,191	\$115,457	7	9
23	\$44,556	\$5,347	\$126,577	7	9
24	\$45,892	\$5,507	\$138,413	7	9
25	\$48,513	\$5,822	\$151,155	7	10
26	\$49,968	\$5,996	\$164,709	7	10
27	\$51,467	\$6,176	\$179,120	7	10
28	\$53,011	\$6,361	\$194,438	7	10
29	\$54,602	\$6,552	\$210,712	7	10
30	\$56,240	\$6,749	\$227,996	7	10
31	\$57,927	\$6,951	\$246,347	7	10
32	\$59,665	\$7,160	\$265,824	7	10
33	\$61,455	\$7,375	\$286,490	7	10
34	\$63,298	\$7,596	\$308,410	7	10
35	\$65,197	\$7,824	\$331,655	7	10
36	\$67,153	\$8,058	\$356,296	7	10
37	\$69,168	\$8,300	\$382,411	7	10
38	\$71,243	\$8,549	\$410,080	7	10
39	\$73,380	\$8,806	\$439,390	7	10
40	\$75,581	\$9,070	\$470,429	7	10

CLER RETIREMENT ACCUMULATION

34

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,802	\$1,770	\$1,770	3	1
2	\$13,645	\$2,047	\$3,906	4	1
3	\$15,724	\$2,359	\$6,459	5	1
4	\$16,736	\$2,510	\$9,293	5	2
5	\$18,595	\$2,789	\$12,547	6	1
6	\$19,791	\$2,969	\$16,143	6	2
7	\$21,921	\$3,288	\$20,238	7	1
8	\$23,331	\$3,500	\$24,750	7	2
9	\$24,806	\$3,721	\$29,708	7	3
10	\$26,349	\$3,952	\$35,146	7	4
11	\$27,139	\$4,071	\$40,974	7	4
12	\$28,800	\$4,320	\$47,343	7	5
13	\$29,664	\$4,450	\$54,160	7	5
14	\$31,453	\$4,718	\$61,586	7	6
15	\$32,396	\$4,859	\$69,524	7	6
16	\$34,321	\$5,148	\$78,149	7	7
17	\$35,351	\$5,303	\$87,359	7	7
18	\$36,412	\$5,462	\$97,189	7	7
19	\$38,546	\$5,782	\$107,830	7	8
20	\$39,702	\$5,955	\$119,177	7	8
21	\$40,893	\$6,134	\$131,269	7	8
22	\$43,258	\$6,489	\$144,322	7	9
23	\$44,556	\$6,683	\$158,221	7	9
24	\$45,892	\$6,884	\$173,016	7	9
25	\$48,513	\$7,277	\$188,944	7	10
26	\$49,968	\$7,495	\$205,886	7	10
27	\$51,467	\$7,720	\$223,900	7	10
28	\$53,011	\$7,952	\$243,047	7	10
29	\$54,602	\$8,190	\$263,390	7	10
30	\$56,240	\$8,436	\$284,995	7	10
31	\$57,927	\$8,689	\$307,934	7	10
32	\$59,665	\$8,950	\$332,280	7	10
33	\$61,455	\$9,218	\$358,113	7	10
34	\$63,298	\$9,495	\$385,513	7	10
35	\$65,197	\$9,780	\$414,568	7	10
36	\$67,153	\$10,073	\$445,370	7	10
37	\$69,168	\$10,375	\$478,013	7	10
38	\$71,243	\$10,686	\$512,600	7	10
39	\$73,380	\$11,007	\$549,237	7	10
40	\$75,581	\$11,337	\$588,036	7	10

CLER RETIREMENT ACCUMULATION

35

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$11,802	\$2,124	\$2,124	3	1
2	\$13,645	\$2,456	\$4,687	4	1
3	\$15,724	\$2,830	\$7,751	5	1
4	\$16,736	\$3,013	\$11,152	5	2
5	\$18,595	\$3,347	\$15,056	6	1
6	\$19,791	\$3,562	\$19,371	6	2
7	\$21,921	\$3,946	\$24,286	7	1
8	\$23,331	\$4,200	\$29,700	7	2
9	\$24,806	\$4,465	\$35,650	7	3
10	\$26,349	\$4,743	\$42,175	7	4
11	\$27,139	\$4,885	\$49,169	7	4
12	\$28,800	\$5,184	\$56,811	7	5
13	\$29,664	\$5,340	\$64,992	7	5
14	\$31,453	\$5,662	\$73,903	7	6
15	\$32,396	\$5,831	\$83,429	7	6
16	\$34,321	\$6,178	\$93,779	7	7
17	\$35,351	\$6,363	\$104,831	7	7
18	\$36,412	\$6,554	\$116,626	7	7
19	\$38,546	\$6,938	\$129,396	7	8
20	\$39,702	\$7,146	\$143,012	7	8
21	\$40,893	\$7,361	\$157,523	7	8
22	\$43,258	\$7,786	\$173,186	7	9
23	\$44,556	\$8,020	\$189,865	7	9
24	\$45,892	\$8,261	\$207,619	7	9
25	\$48,513	\$8,732	\$226,732	7	10
26	\$49,968	\$8,994	\$247,063	7	10
27	\$51,467	\$9,264	\$268,681	7	10
28	\$53,011	\$9,542	\$291,657	7	10
29	\$54,602	\$9,828	\$316,068	7	10
30	\$56,240	\$10,123	\$341,994	7	10
31	\$57,927	\$10,427	\$369,521	7	10
32	\$59,665	\$10,740	\$398,736	7	10
33	\$61,455	\$11,062	\$429,735	7	10
34	\$63,298	\$11,394	\$462,616	7	10
35	\$65,197	\$11,735	\$497,482	7	10
36	\$67,153	\$12,088	\$534,443	7	10
37	\$69,168	\$12,450	\$573,616	7	10
38	\$71,243	\$12,824	\$615,120	7	10
39	\$73,380	\$13,208	\$659,085	7	10
40	\$75,581	\$13,605	\$705,644	7	10

CLER RETIREMENT ACCUMULATION

36

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,031	\$722	\$722	3	1
2	\$14,180	\$851	\$1,623	4	1
3	\$16,658	\$999	\$2,736	5	1
4	\$18,075	\$1,084	\$4,012	5	2
5	\$20,472	\$1,228	\$5,521	6	1
6	\$22,212	\$1,333	\$7,241	6	2
7	\$25,080	\$1,505	\$9,252	7	1
8	\$27,212	\$1,633	\$11,533	7	2
9	\$29,494	\$1,770	\$14,110	7	3
10	\$31,936	\$1,916	\$17,014	7	4
11	\$33,533	\$2,012	\$20,216	7	4
12	\$36,276	\$2,177	\$23,808	7	5
13	\$38,090	\$2,285	\$27,760	7	5
14	\$41,171	\$2,470	\$32,174	7	6
15	\$43,229	\$2,594	\$37,020	7	6
16	\$46,687	\$2,801	\$42,412	7	7
17	\$49,022	\$2,941	\$48,322	7	7
18	\$51,473	\$3,088	\$54,793	7	7
19	\$55,547	\$3,333	\$61,962	7	8
20	\$58,325	\$3,499	\$69,798	7	8
21	\$61,241	\$3,674	\$78,359	7	8
22	\$66,041	\$3,962	\$87,806	7	9
23	\$69,343	\$4,161	\$98,113	7	9
24	\$72,810	\$4,369	\$109,350	7	9
25	\$78,462	\$4,708	\$121,712	7	10
26	\$82,385	\$4,943	\$135,175	7	10
27	\$86,504	\$5,190	\$149,827	7	10
28	\$90,829	\$5,450	\$165,765	7	10
29	\$95,371	\$5,722	\$183,091	7	10
30	\$100,139	\$6,008	\$201,916	7	10
31	\$105,146	\$6,309	\$222,359	7	10
32	\$110,404	\$6,624	\$244,548	7	10
33	\$115,924	\$6,955	\$268,622	7	10
34	\$121,720	\$7,303	\$294,728	7	10
35	\$127,806	\$7,668	\$323,028	7	10
36	\$134,196	\$8,052	\$353,691	7	10
37	\$140,906	\$8,454	\$386,904	7	10
38	\$147,952	\$8,877	\$422,865	7	10
39	\$155,349	\$9,321	\$461,786	7	10
40	\$163,117	\$9,787	\$503,898	7	10

CLER RETIREMENT ACCUMULATION

37

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,031	\$1,083	\$1,083	3	1
2	\$14,180	\$1,276	\$2,435	4	1
3	\$16,658	\$1,499	\$4,104	5	1
4	\$18,075	\$1,627	\$6,019	5	2
5	\$20,472	\$1,842	\$8,282	6	1
6	\$22,212	\$1,999	\$10,861	6	2
7	\$25,080	\$2,257	\$13,879	7	1
8	\$27,212	\$2,449	\$17,299	7	2
9	\$29,494	\$2,654	\$21,165	7	3
10	\$31,936	\$2,874	\$25,520	7	4
11	\$33,533	\$3,018	\$30,325	7	4
12	\$36,276	\$3,265	\$35,712	7	5
13	\$38,090	\$3,428	\$41,640	7	5
14	\$41,171	\$3,705	\$48,260	7	6
15	\$43,229	\$3,891	\$55,529	7	6
16	\$46,687	\$4,202	\$63,618	7	7
17	\$49,022	\$4,412	\$72,483	7	7
18	\$51,473	\$4,633	\$82,190	7	7
19	\$55,547	\$4,999	\$92,942	7	8
20	\$58,325	\$5,249	\$104,698	7	8
21	\$61,241	\$5,512	\$117,538	7	8
22	\$66,041	\$5,944	\$131,709	7	9
23	\$69,343	\$6,241	\$147,170	7	9
24	\$72,810	\$6,553	\$164,025	7	9
25	\$78,462	\$7,062	\$182,568	7	10
26	\$82,385	\$7,415	\$202,762	7	10
27	\$86,504	\$7,785	\$224,741	7	10
28	\$90,829	\$8,175	\$248,648	7	10
29	\$95,371	\$8,583	\$274,636	7	10
30	\$100,139	\$9,013	\$302,873	7	10
31	\$105,146	\$9,463	\$333,538	7	10
32	\$110,404	\$9,936	\$366,822	7	10
33	\$115,924	\$10,433	\$402,932	7	10
34	\$121,720	\$10,955	\$442,092	7	10
35	\$127,806	\$11,503	\$484,542	7	10
36	\$134,196	\$12,078	\$530,537	7	10
37	\$140,906	\$12,682	\$580,356	7	10
38	\$147,952	\$13,316	\$634,297	7	10
39	\$155,349	\$13,981	\$692,679	7	10
40	\$163,117	\$14,680	\$755,847	7	10

CLER RETIREMENT ACCUMULATION

38

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,031	\$1,444	\$1,444	3	1
2	\$14,180	\$1,702	\$3,246	4	1
3	\$16,658	\$1,999	\$5,473	5	1
4	\$18,075	\$2,169	\$8,025	5	2
5	\$20,472	\$2,457	\$11,043	6	1
6	\$22,212	\$2,665	\$14,481	6	2
7	\$25,080	\$3,010	\$18,505	7	1
8	\$27,212	\$3,265	\$23,066	7	2
9	\$29,494	\$3,539	\$28,219	7	3
10	\$31,936	\$3,832	\$34,027	7	4
11	\$33,533	\$4,024	\$40,433	7	4
12	\$36,276	\$4,353	\$47,616	7	5
13	\$38,090	\$4,571	\$55,520	7	5
14	\$41,171	\$4,940	\$64,347	7	6
15	\$43,229	\$5,188	\$74,039	7	6
16	\$46,687	\$5,602	\$84,824	7	7
17	\$49,022	\$5,883	\$96,645	7	7
18	\$51,473	\$6,177	\$109,586	7	7
19	\$55,547	\$6,666	\$123,923	7	8
20	\$58,325	\$6,999	\$139,597	7	8
21	\$61,241	\$7,349	\$156,717	7	8
22	\$66,041	\$7,925	\$175,613	7	9
23	\$69,343	\$8,321	\$196,227	7	9
24	\$72,810	\$8,737	\$218,700	7	9
25	\$78,462	\$9,415	\$243,424	7	10
26	\$82,385	\$9,886	\$270,350	7	10
27	\$86,504	\$10,381	\$299,655	7	10
28	\$90,829	\$10,900	\$331,530	7	10
29	\$95,371	\$11,445	\$366,182	7	10
30	\$100,139	\$12,017	\$403,831	7	10
31	\$105,146	\$12,618	\$444,717	7	10
32	\$110,404	\$13,248	\$489,096	7	10
33	\$115,924	\$13,911	\$537,243	7	10
34	\$121,720	\$14,606	\$589,457	7	10
35	\$127,806	\$15,337	\$646,055	7	10
36	\$134,196	\$16,104	\$707,383	7	10
37	\$140,906	\$16,909	\$773,808	7	10
38	\$147,952	\$17,754	\$845,729	7	10
39	\$155,349	\$18,642	\$923,572	7	10
40	\$163,117	\$19,574	\$1,007,796	7	10

CLER RETIREMENT ACCUMULATION

39

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,031	\$1,805	\$1,805	3	1
2	\$14,180	\$2,127	\$4,058	4	1
3	\$16,658	\$2,499	\$6,841	5	1
4	\$18,075	\$2,711	\$10,031	5	2
5	\$20,472	\$3,071	\$13,804	6	1
6	\$22,212	\$3,332	\$18,102	6	2
7	\$25,080	\$3,762	\$23,131	7	1
8	\$27,212	\$4,082	\$28,832	7	2
9	\$29,494	\$4,424	\$35,274	7	3
10	\$31,936	\$4,790	\$42,534	7	4
11	\$33,533	\$5,030	\$50,541	7	4
12	\$36,276	\$5,441	\$59,520	7	5
13	\$38,090	\$5,714	\$69,400	7	5
14	\$41,171	\$6,176	\$80,434	7	6
15	\$43,229	\$6,484	\$92,549	7	6
16	\$46,687	\$7,003	\$106,030	7	7
17	\$49,022	\$7,353	\$120,806	7	7
18	\$51,473	\$7,721	\$136,983	7	7
19	\$55,547	\$8,332	\$154,904	7	8
20	\$58,325	\$8,749	\$174,496	7	8
21	\$61,241	\$9,186	\$195,897	7	8
22	\$66,041	\$9,906	\$219,516	7	9
23	\$69,343	\$10,401	\$245,283	7	9
24	\$72,810	\$10,921	\$273,374	7	9
25	\$78,462	\$11,769	\$304,280	7	10
26	\$82,385	\$12,358	\$337,937	7	10
27	\$86,504	\$12,976	\$374,569	7	10
28	\$90,829	\$13,624	\$414,413	7	10
29	\$95,371	\$14,306	\$457,727	7	10
30	\$100,139	\$15,021	\$504,789	7	10
31	\$105,146	\$15,772	\$555,896	7	10
32	\$110,404	\$16,561	\$611,370	7	10
33	\$115,924	\$17,389	\$671,554	7	10
34	\$121,720	\$18,258	\$736,821	7	10
35	\$127,806	\$19,171	\$807,569	7	10
36	\$134,196	\$20,129	\$884,228	7	10
37	\$140,906	\$21,136	\$967,260	7	10
38	\$147,952	\$22,193	\$1,057,161	7	10
39	\$155,349	\$23,302	\$1,154,465	7	10
40	\$163,117	\$24,467	\$1,259,745	7	10

CLER RETIREMENT ACCUMULATION

40

GROWTH RATE = 7 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,031	\$2,166	\$2,166	3	1
2	\$14,180	\$2,552	\$4,870	4	1
3	\$16,658	\$2,998	\$8,209	5	1
4	\$18,075	\$3,253	\$12,037	5	2
5	\$20,472	\$3,685	\$16,564	6	1
6	\$22,212	\$3,998	\$21,722	6	2
7	\$25,080	\$4,514	\$27,757	7	1
8	\$27,212	\$4,898	\$34,598	7	2
9	\$29,494	\$5,309	\$42,329	7	3
10	\$31,936	\$5,748	\$51,041	7	4
11	\$33,533	\$6,036	\$60,649	7	4
12	\$36,276	\$6,530	\$71,425	7	5
13	\$38,090	\$6,856	\$83,280	7	5
14	\$41,171	\$7,411	\$96,521	7	6
15	\$43,229	\$7,781	\$111,059	7	6
16	\$46,687	\$8,404	\$127,236	7	7
17	\$49,022	\$8,824	\$144,967	7	7
18	\$51,473	\$9,265	\$164,380	7	7
19	\$55,547	\$9,999	\$185,885	7	8
20	\$58,325	\$10,498	\$209,395	7	8
21	\$61,241	\$11,023	\$235,076	7	8
22	\$66,041	\$11,887	\$263,419	7	9
23	\$69,343	\$12,482	\$294,340	7	9
24	\$72,810	\$13,106	\$328,049	7	9
25	\$78,462	\$14,123	\$365,136	7	10
26	\$82,385	\$14,829	\$405,525	7	10
27	\$86,504	\$15,571	\$449,482	7	10
28	\$90,829	\$16,349	\$497,295	7	10
29	\$95,371	\$17,167	\$549,273	7	10
30	\$100,139	\$18,025	\$605,747	7	10
31	\$105,146	\$18,926	\$667,076	7	10
32	\$110,404	\$19,873	\$733,643	7	10
33	\$115,924	\$20,866	\$805,865	7	10
34	\$121,720	\$21,910	\$884,185	7	10
35	\$127,806	\$23,005	\$969,083	7	10
36	\$134,196	\$24,155	\$1,061,074	7	10
37	\$140,906	\$25,363	\$1,160,713	7	10
38	\$147,952	\$26,631	\$1,268,594	7	10
39	\$155,349	\$27,963	\$1,385,358	7	10
40	\$163,117	\$29,361	\$1,511,694	7	10

CLER RETIREMENT ACCUMULATION

41

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,260	\$736	\$736	3	1
2	\$14,726	\$884	\$1,685	4	1
3	\$17,628	\$1,058	\$2,895	5	1
4	\$19,492	\$1,169	\$4,325	5	2
5	\$22,497	\$1,350	\$6,064	6	1
6	\$24,875	\$1,492	\$8,102	6	2
7	\$28,621	\$1,717	\$10,548	7	1
8	\$31,646	\$1,899	\$13,397	7	2
9	\$34,953	\$2,097	\$16,699	7	3
10	\$38,568	\$2,314	\$20,516	7	4
11	\$41,268	\$2,476	\$24,839	7	4
12	\$45,494	\$2,730	\$29,804	7	5
13	\$48,679	\$2,921	\$35,407	7	5
14	\$53,618	\$3,217	\$41,811	7	6
15	\$57,371	\$3,442	\$49,016	7	6
16	\$63,141	\$3,788	\$57,216	7	7
17	\$67,561	\$4,054	\$66,419	7	7
18	\$72,290	\$4,337	\$76,734	7	7
19	\$79,499	\$4,770	\$88,410	7	8
20	\$85,063	\$5,104	\$101,471	7	8
21	\$91,018	\$5,461	\$116,065	7	8
22	\$100,021	\$6,001	\$132,512	7	9
23	\$107,022	\$6,421	\$150,859	7	9
24	\$114,514	\$6,871	\$171,307	7	9
25	\$125,754	\$7,545	\$194,270	7	10
26	\$134,556	\$8,073	\$219,828	7	10
27	\$143,975	\$8,639	\$248,251	7	10
28	\$154,054	\$9,243	\$279,837	7	10
29	\$164,837	\$9,890	\$314,912	7	10
30	\$176,376	\$10,583	\$353,837	7	10
31	\$188,722	\$11,323	\$397,006	7	10
32	\$201,933	\$12,116	\$444,852	7	10
33	\$216,068	\$12,964	\$497,853	7	10
34	\$231,193	\$13,872	\$556,531	7	10
35	\$247,376	\$14,843	\$621,461	7	10
36	\$264,693	\$15,882	\$693,275	7	10
37	\$283,221	\$16,993	\$772,663	7	10
38	\$303,047	\$18,183	\$860,385	7	10
39	\$324,260	\$19,456	\$957,275	7	10
40	\$346,958	\$20,817	\$1,064,248	7	10

CLER RETIREMENT ACCUMULATION

42

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 9 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,260	\$1,103	\$1,103	3	1
2	\$14,726	\$1,325	\$2,528	4	1
3	\$17,628	\$1,587	\$4,342	5	1
4	\$19,492	\$1,754	\$6,487	5	2
5	\$22,497	\$2,025	\$9,096	6	1
6	\$24,875	\$2,239	\$12,153	6	2
7	\$28,621	\$2,576	\$15,823	7	1
8	\$31,646	\$2,848	\$20,095	7	2
9	\$34,953	\$3,146	\$25,049	7	3
10	\$38,568	\$3,471	\$30,775	7	4
11	\$41,268	\$3,714	\$37,259	7	4
12	\$45,494	\$4,094	\$44,706	7	5
13	\$48,679	\$4,381	\$53,111	7	5
14	\$53,618	\$4,826	\$62,717	7	6
15	\$57,371	\$5,163	\$73,524	7	6
16	\$63,141	\$5,683	\$85,824	7	7
17	\$67,561	\$6,080	\$99,629	7	7
18	\$72,290	\$6,506	\$115,102	7	7
19	\$79,499	\$7,155	\$132,616	7	8
20	\$85,063	\$7,656	\$152,207	7	8
21	\$91,018	\$8,192	\$174,097	7	8
22	\$100,021	\$9,002	\$198,768	7	9
23	\$107,022	\$9,632	\$226,289	7	9
24	\$114,514	\$10,306	\$256,961	7	9
25	\$125,754	\$11,318	\$291,405	7	10
26	\$134,556	\$12,110	\$329,742	7	10
27	\$143,975	\$12,958	\$372,376	7	10
28	\$154,054	\$13,865	\$419,755	7	10
29	\$164,837	\$14,835	\$472,368	7	10
30	\$176,376	\$15,874	\$530,755	7	10
31	\$188,722	\$16,985	\$595,508	7	10
32	\$201,933	\$18,174	\$667,278	7	10
33	\$216,068	\$19,446	\$746,779	7	10
34	\$231,193	\$20,807	\$834,797	7	10
35	\$247,376	\$22,264	\$932,192	7	10
36	\$264,693	\$23,822	\$1,039,912	7	10
37	\$283,221	\$25,490	\$1,158,994	7	10
38	\$303,047	\$27,274	\$1,290,578	7	10
39	\$324,260	\$29,183	\$1,435,913	7	10
40	\$346,958	\$31,226	\$1,596,371	7	10

CLER RETIREMENT ACCUMULATION

43

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 12 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,260	\$1,471	\$1,471	3	1
2	\$14,726	\$1,767	\$3,371	4	1
3	\$17,628	\$2,115	\$5,789	5	1
4	\$19,492	\$2,339	\$8,650	5	2
5	\$22,497	\$2,700	\$12,128	6	1
6	\$24,875	\$2,985	\$16,204	6	2
7	\$28,621	\$3,435	\$21,097	7	1
8	\$31,646	\$3,797	\$26,793	7	2
9	\$34,953	\$4,194	\$33,399	7	3
10	\$38,568	\$4,628	\$41,033	7	4
11	\$41,268	\$4,952	\$49,678	7	4
12	\$45,494	\$5,459	\$59,608	7	5
13	\$48,679	\$5,841	\$70,815	7	5
14	\$53,618	\$6,434	\$83,622	7	6
15	\$57,371	\$6,885	\$98,033	7	6
16	\$63,141	\$7,577	\$114,432	7	7
17	\$67,561	\$8,107	\$132,839	7	7
18	\$72,290	\$8,675	\$153,469	7	7
19	\$79,499	\$9,540	\$176,821	7	8
20	\$85,063	\$10,208	\$202,942	7	8
21	\$91,018	\$10,922	\$232,129	7	8
22	\$100,021	\$12,002	\$265,024	7	9
23	\$107,022	\$12,843	\$301,718	7	9
24	\$114,514	\$13,742	\$342,615	7	9
25	\$125,754	\$15,090	\$388,540	7	10
26	\$134,556	\$16,147	\$439,656	7	10
27	\$143,975	\$17,277	\$496,502	7	10
28	\$154,054	\$18,486	\$559,673	7	10
29	\$164,837	\$19,780	\$629,824	7	10
30	\$176,376	\$21,165	\$707,674	7	10
31	\$188,722	\$22,647	\$794,011	7	10
32	\$201,933	\$24,232	\$889,704	7	10
33	\$216,068	\$25,928	\$995,706	7	10
34	\$231,193	\$27,743	\$1,113,062	7	10
35	\$247,376	\$29,685	\$1,242,923	7	10
36	\$264,693	\$31,763	\$1,386,549	7	10
37	\$283,221	\$33,987	\$1,545,325	7	10
38	\$303,047	\$36,366	\$1,720,770	7	10
39	\$324,260	\$38,911	\$1,914,551	7	10
40	\$346,958	\$41,635	\$2,128,495	7	10

CLER RETIREMENT ACCUMULATION

44

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 15 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,260	\$1,839	\$1,839	3	1
2	\$14,726	\$2,209	\$4,213	4	1
3	\$17,628	\$2,644	\$7,237	5	1
4	\$19,492	\$2,924	\$10,812	5	2
5	\$22,497	\$3,375	\$15,159	6	1
6	\$24,875	\$3,731	\$20,255	6	2
7	\$28,621	\$4,293	\$26,371	7	1
8	\$31,646	\$4,747	\$33,491	7	2
9	\$34,953	\$5,243	\$41,749	7	3
10	\$38,568	\$5,785	\$51,291	7	4
11	\$41,268	\$6,190	\$62,098	7	4
12	\$45,494	\$6,824	\$74,510	7	5
13	\$48,679	\$7,302	\$88,518	7	5
14	\$53,618	\$8,043	\$104,528	7	6
15	\$57,371	\$8,606	\$122,541	7	6
16	\$63,141	\$9,471	\$143,041	7	7
17	\$67,561	\$10,134	\$166,048	7	7
18	\$72,290	\$10,843	\$191,836	7	7
19	\$79,499	\$11,925	\$221,026	7	8
20	\$85,063	\$12,760	\$253,678	7	8
21	\$91,018	\$13,653	\$290,162	7	8
22	\$100,021	\$15,003	\$331,279	7	9
23	\$107,022	\$16,053	\$377,148	7	9
24	\$114,514	\$17,177	\$428,268	7	9
25	\$125,754	\$18,863	\$485,675	7	10
26	\$134,556	\$20,183	\$549,570	7	10
27	\$143,975	\$21,596	\$620,627	7	10
28	\$154,054	\$23,108	\$699,592	7	10
29	\$164,837	\$24,726	\$787,281	7	10
30	\$176,376	\$26,456	\$884,592	7	10
31	\$188,722	\$28,308	\$992,514	7	10
32	\$201,933	\$30,290	\$1,112,130	7	10
33	\$216,068	\$32,410	\$1,244,632	7	10
34	\$231,193	\$34,679	\$1,391,328	7	10
35	\$247,376	\$37,106	\$1,553,654	7	10
36	\$264,693	\$39,704	\$1,733,186	7	10
37	\$283,221	\$42,483	\$1,931,656	7	10
38	\$303,047	\$45,457	\$2,150,963	7	10
39	\$324,260	\$48,639	\$2,393,188	7	10
40	\$346,958	\$52,044	\$2,660,619	7	10

CLER RETIREMENT ACCUMULATION

45

GROWTH RATE = 9 PERCENT

CONTRIBUTION LEVEL = 18 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$12,260	\$2,207	\$2,207	3	1
2	\$14,726	\$2,651	\$5,056	4	1
3	\$17,628	\$3,173	\$8,684	5	1
4	\$19,492	\$3,508	\$12,974	5	2
5	\$22,497	\$4,049	\$18,191	6	1
6	\$24,875	\$4,477	\$24,306	6	2
7	\$28,621	\$5,152	\$31,645	7	1
8	\$31,646	\$5,696	\$40,190	7	2
9	\$34,953	\$6,292	\$50,098	7	3
10	\$38,568	\$6,942	\$61,549	7	4
11	\$41,268	\$7,428	\$74,517	7	4
12	\$45,494	\$8,189	\$89,413	7	5
13	\$48,679	\$8,762	\$106,222	7	5
14	\$53,618	\$9,651	\$125,433	7	6
15	\$57,371	\$10,327	\$147,049	7	6
16	\$63,141	\$11,365	\$171,649	7	7
17	\$67,561	\$12,161	\$199,258	7	7
18	\$72,290	\$13,012	\$230,203	7	7
19	\$79,499	\$14,310	\$265,231	7	8
20	\$85,063	\$15,311	\$304,414	7	8
21	\$91,018	\$16,383	\$348,194	7	8
22	\$100,021	\$18,004	\$397,535	7	9
23	\$107,022	\$19,264	\$452,577	7	9
24	\$114,514	\$20,612	\$513,922	7	9
25	\$125,754	\$22,636	\$582,811	7	10
26	\$134,556	\$24,220	\$659,484	7	10
27	\$143,975	\$25,916	\$744,753	7	10
28	\$154,054	\$27,730	\$839,510	7	10
29	\$164,837	\$29,671	\$944,737	7	10
30	\$176,376	\$31,748	\$1,061,511	7	10
31	\$188,722	\$33,970	\$1,191,017	7	10
32	\$201,933	\$36,348	\$1,334,556	7	10
33	\$216,068	\$38,892	\$1,493,558	7	10
34	\$231,193	\$41,615	\$1,669,593	7	10
35	\$247,376	\$44,528	\$1,864,384	7	10
36	\$264,693	\$47,645	\$2,079,824	7	10
37	\$283,221	\$50,980	\$2,317,988	7	10
38	\$303,047	\$54,548	\$2,581,155	7	10
39	\$324,260	\$58,367	\$2,871,826	7	10
40	\$346,958	\$62,452	\$3,192,743	7	10

GROWTH RATE = 5 PERCENT

CONTRIBUTION LEVEL = 6 PERCENT

YEAR	SALARY	YEARLY CONTRIBUTION	TOTAL ACCUMULATION	GRADE	STEP
1	\$19,582	\$1,175	\$1,175	7	3
2	\$20,800	\$1,248	\$2,422	7	4
3	\$23,008	\$1,381	\$3,803	8	3
4	\$24,439	\$1,466	\$5,269	8	4
5	\$26,962	\$1,618	\$6,887	9	3
6	\$28,639	\$1,718	\$8,605	9	4
7	\$31,498	\$1,890	\$10,495	10	3
8	\$33,457	\$2,007	\$12,502	10	4
9	\$36,715	\$2,203	\$14,705	11	3
10	\$38,998	\$2,340	\$17,045	11	4
11	\$40,168	\$2,410	\$19,455	11	4
12	\$42,626	\$2,558	\$22,013	11	5
13	\$47,981	\$2,879	\$24,892	12	2
14	\$51,015	\$3,061	\$27,953	12	3
15	\$54,188	\$3,251	\$31,204	12	4
16	\$55,813	\$3,349	\$34,553	12	4
17	\$62,145	\$3,729	\$38,282	13	1
18	\$66,143	\$3,969	\$42,251	13	2
19	\$70,324	\$4,219	\$46,470	13	3
20	\$74,697	\$4,482	\$50,952	13	4
21	\$82,653	\$4,959	\$55,911	14	1
22	\$87,970	\$5,278	\$61,189	14	2
23	\$93,532	\$5,612	\$66,801	14	3
24	\$99,349	\$5,961	\$72,762	14	4
25	\$102,329	\$6,140	\$78,902	14	4
26	\$108,593	\$6,516	\$85,418	14	5
27	\$111,851	\$6,711	\$92,129	14	5
28	\$118,595	\$7,116	\$99,245	14	6
29	\$122,153	\$7,329	\$106,574	14	6
30	\$129,412	\$7,765	\$114,339	14	7
31	\$133,294	\$7,998	\$122,337	14	7
32	\$137,293	\$8,236	\$130,573	14	7
33	\$145,340	\$8,720	\$139,293	14	8
34	\$149,700	\$8,982	\$148,275	14	8
35	\$154,191	\$9,251	\$157,526	14	8
36	\$163,109	\$9,787	\$167,313	14	9
37	\$168,003	\$10,080	\$177,393	14	9
38	\$173,043	\$10,363	\$187,756	14	9
39	\$182,924	\$10,975	\$198,731	14	10
40	\$188,412	\$11,305	\$210,036	14	10